



## Office of Thrift Supervision

### 1999 Fact Book

**A statistical profile on the  
United States Thrift Industry**

**Published June 2000**

# **FOREWORD**

This publication was compiled by the Industry Analysis Division, Research and Analysis, Office of Thrift Supervision, U.S. Department of the Treasury.

The Technical Notes and footnotes are an integral part of this publication. The sources of data for this publication are the Office of Thrift Supervision (OTS) and its predecessor, the Federal Home Loan Bank Board, and the Federal Deposit Insurance Corporation.

Every attempt has been made to assure the accuracy and integrity of the data presented in this publication. Any inconsistency brought to our attention will be investigated and corrected if necessary in the future.

Further discussion of individual data elements can be found in the TFR Instruction Manual. The TFR Instruction Manual is available on the OTS Internet site at [www.ots.treas.gov](http://www.ots.treas.gov), or by calling (202) 906-6078. Additional information may be obtained by contacting OTS, Dissemination Branch, 1700 G Street, N.W. Washington, D.C. 20552, or by visiting the OTS Internet site.

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**Table 1.1**  
**Number of Federally Insured Thrift Institutions by Charter Type, 1933 - 1999**

Year	Thrift Institutions	Non-OTS-Regulated Thrifts	OTS-Regulated Thrifts	OTS-Regulated Thrift Institutions <sup>1,2</sup>					
				Federal Charter			State Charter		
				Total	Stock Institutions	Mutual Institutions	Total	Stock Institutions	Mutual Institutions
1933	6	0	6	6			0		
1934	609	68	541	539			2		
1935	1,173	56	1,117	987			130		
1936	1,631	56	1,575	1,200			375		
1937	1,940	56	1,884	1,318			566		
1938	2,146	48	2,098	1,357			741		
1939	2,250	51	2,199	1,398			801		
1940	2,330	53	2,277	1,437			840		
1941	2,395	52	2,343	1,460			883		
1942	2,454	56	2,398	1,467			931		
1943	2,631	184	2,447	1,466			981		
1944	2,658	192	2,466	1,464			1,002		
1945	2,667	192	2,475	1,467			1,008		
1946	2,687	191	2,496	1,471			1,025		
1947	2,730	194	2,536	1,478			1,058		
1948	2,809	193	2,616	1,485			1,131		
1949	2,948	192	2,756	1,508			1,248		
1950	3,054	194	2,860	1,526			1,334		
1951	3,222	202	3,020	1,549			1,471		
1952	3,378	206	3,172	1,581			1,591		
1953	3,523	219	3,304	1,604			1,700		
1954	3,651	218	3,433	1,640			1,793		
1955	3,764	220	3,544	1,683			1,861		
1956	3,889	223	3,666	1,739			1,927		
1957	4,011	239	3,772	1,772			2,000		
1958	4,122	241	3,881	1,804			2,077		
1959	4,247	268	3,979	1,841			2,138		
1960	4,423	325	4,098	1,873			2,225		
1961	4,551	330	4,221	1,906			2,315		
1962	4,663	331	4,332	1,941			2,391		
1963	4,749	330	4,419	1,968			2,451		
1964	4,790	327	4,463	1,981			2,482		
1965	4,837	329	4,508	2,011			2,497		
1966	4,842	332	4,510	2,051			2,459		
1967	4,820	333	4,487	2,056			2,431		
1968	4,804	334	4,470	2,063			2,407		
1969	4,769	331	4,438	2,071			2,367		
1970	4,694	329	4,365	2,067			2,298		
1971	4,598	327	4,271	2,049			2,222		
1972	4,517	326	4,191	2,044			2,147		
1973	4,485	322	4,163	2,040			2,123		
1974	4,461	320	4,141	2,070			2,071		
1975	4,407	329	4,078	2,048			2,030		
1976	4,373	329	4,044	2,019			2,025		
1977	4,388	323	4,065	2,012			2,053		
1978	4,373	325	4,048	1,998	18	1,980	2,050	700	1,350
1979	4,362	324	4,038	1,988	24	1,964	2,050	717	1,333
1980	4,319	326	3,993	1,984	39	1,945	2,009	743	1,266
1981	4,088	337	3,751	1,897	79	1,818	1,854	707	1,147
1982	3,608	321	3,287	1,692	104	1,588	1,595	636	959
1983	3,440	294	3,146	1,677	127	1,550	1,469	600	869
1984	3,418	258	3,160	1,713	295	1,418	1,447	643	804
1985	3,626	352	3,274	1,749	385	1,364	1,525	710	815
1986	3,677	430	3,247	1,771	493	1,278	1,476	705	771
1987	3,622	453	3,169	1,790	588	1,202	1,379	686	693
1988	3,438	469	2,969	1,740	690	1,050	1,229	599	630
1989	3,087	471	2,616	1,586	669	917	1,030	455	575
1990	2,815	456	2,359	1,509	684	825	850	347	503
1991	2,561	449	2,110	1,381	668	713	729	280	449
1992	2,390	519	1,871	1,306	694	612	565	226	339
1993	2,262	593	1,669	1,255	717	538	414	178	236
1994	2,152	609	1,543	1,204	732	472	339	139	200
1995	2,030	593	1,437	1,175	744	431	262	101	161
1996	1,924	590	1,334	1,097	708	389	237	89	148
1997	1,779	564	1,215	1,008	653	355	207	74	133
1998	1,687	542	1,145	955	621	334	190	66	124
1999	1,640	537	1,103	930	617	313	173	59	114

Definitions and footnotes are included in the appended Technical Notes.

**Table 1.1.1**  
**OTS-Regulated Thrift Mutual-to-Stock Conversions Filed, Approved,  
and Completed, 1972-1999**

Year	Filed		Approved		Stock Conversions Completed		Mutual Holding Companies Completed	
	Number	Cumulative Total	Number	Cumulative Total	Number	Amount of Stock Sold (\$ Millions)	Number	Amount of Stock Sold (\$ Millions)
1972 - 1974	31	31	0	0				
1975	6	37	6	6	1	1		
1976	29	66	15	21	13	51		
1977	25	91	10	31	15	30		
1978	21	112	4	35	5	14		
1979	42	154	17	52	14	114		
1980	51	205	46	98	17	141		
1981	57	262	39	137	37	127		
1982	35	297	34	171	31	123		
1983	115	412	108	279	83	2,741		
1984	88	500	100	379	96	715		
1985	55	555	62	441	78	1,385		
1986	154	709	113	554	86	2,482		
1987	110	819	126	680	130	1,957		
1988	80	899	89	769	98	767		
1989	49	948	35	804	35	351		
1990	94	1,042	71	875	69	774		
1991	74	1,116	75	950	69	955	1	3
1992	85	1,201	89	1,039	91	1,092	9	67
1993	80	1,281	77	1,116	77	2,226	10	59
1994	83	1,364	78	1,194	65	2,480	16	197
1995	57	1,421	59	1,253	75	1,994	4	63
1996	34	1,464	54	1,307	54	1,635	2	21
1997	50	1,514	38	1,345	37	1,337	3	22
1998	27	1,392	39	1,384	38	2,120	9	142
1999	10	1,551*	10	1,394**	12	197	5	447
<b>TOTAL</b>					<b>1,326</b>	<b>25,809</b>	<b>59</b>	<b>1,021</b>

Definitions and footnotes are included in the appended Technical Notes.

\* Adjusted for applications removed from the program since 1996.

\*\* Since inception, sixty-seven approved conversions were discontinued and the stock was not sold and one approved conversion had not consummated its sale of stock.

**Table 1.2**  
**Number of OTS-Regulated Thrift Institutions by Charter Type, 1978 - 1999<sup>2</sup>**

End of Year	Total	Federal Charter				State Charter			
		Stock		Mutual		Stock		Mutual	
		Savings Associations	Savings Banks	Savings Associations	Savings Banks	Savings Associations	Savings Banks	Savings Associations	Savings Banks
1978	4,048	18	0	1,980	0	700	0	1,350	0
1979	4,038	24	0	1,964	0	717	0	1,333	0
1980	3,993	39	0	1,945	0	743	0	1,266	0
1981	3,751	79	0	1,818	0	707	0	1,147	0
1982	3,287	104	0	1,588	0	636	0	959	0
1983	3,146	127	0	1,407	143	600	0	869	0
1984	3,160	197	98	1,263	155	643	0	804	0
1985	3,274	223	162	1,196	168	710	0	815	0
1986	3,247	246	247	1,099	179	702	3	765	6
1987	3,169	271	317	1,017	185	677	9	683	10
1988	2,969	271	419	851	199	587	12	618	12
1989	2,616	212	457	683	234	422	33	553	22
1990	2,359	155	529	545	280	342	5	491	12
1991	2,110	133	535	455	258	276	4	442	7
1992	1,871	121	573	401	211	226	0	339	0
1993	1,669	124	593	351	187	178	0	236	0
1994	1,543	123	609	313	159	139	0	200	0
1995	1,437	139	605	275	156	101	0	161	0
1996	1,334	129	580	244	144	89	0	148	0
1997	1,215	119	534	221	134	74	0	133	0
1998	1,145	113	508	202	132	66	0	124	0
1999	1,103	111	505	187	126	59	0	114	0

**Table 1.2.1**  
**Percentage of OTS-Regulated Thrift Institutions by Charter Type, 1978 - 1999**

End of Year	Total (%)	Federal Charter				State Charter			
		Stock		Mutual		Stock		Mutual	
		Savings Associations (%)	Savings Banks (%)	Savings Associations (%)	Savings Banks (%)	Savings Associations (%)	Savings Banks (%)	Savings Associations (%)	Savings Banks (%)
1978	100.00	0.44	0.00	48.91	0.00	17.29	0.00	33.35	0.00
1979	100.00	0.59	0.00	48.64	0.00	17.76	0.00	33.01	0.00
1980	100.00	0.98	0.00	48.71	0.00	18.61	0.00	31.71	0.00
1981	100.00	2.11	0.00	48.47	0.00	18.85	0.00	30.58	0.00
1982	100.00	3.16	0.00	48.31	0.00	19.35	0.00	29.18	0.00
1983	100.00	4.04	0.00	44.72	4.55	19.07	0.00	27.62	0.00
1984	100.00	6.23	3.10	39.97	4.91	20.35	0.00	25.44	0.00
1985	100.00	6.81	4.95	36.53	5.13	21.69	0.00	24.89	0.00
1986	100.00	7.58	7.61	33.85	5.51	21.62	0.09	23.56	0.18
1987	100.00	8.55	10.00	32.09	5.84	21.36	0.28	21.55	0.32
1988	100.00	9.13	14.11	28.66	6.70	19.77	0.40	20.82	0.40
1989	100.00	8.10	17.47	26.11	8.94	16.13	1.26	21.14	0.84
1990	100.00	6.57	22.42	23.10	11.87	14.50	0.21	20.81	0.51
1991	100.00	6.30	25.36	21.56	12.23	13.08	0.19	20.95	0.33
1992	100.00	6.47	30.63	21.43	11.28	12.08	0.00	18.12	0.00
1993	100.00	7.43	35.53	21.03	11.20	10.67	0.00	14.14	0.00
1994	100.00	7.97	39.47	20.29	10.30	9.01	0.00	12.96	0.00
1995	100.00	9.67	42.10	19.14	10.86	7.03	0.00	11.20	0.00
1996	100.00	9.67	43.48	18.29	10.79	6.67	0.00	11.09	0.00
1997	100.00	9.79	43.95	18.19	11.03	6.09	0.00	10.95	0.00
1998	100.00	9.87	44.37	17.64	11.53	5.76	0.00	10.83	0.00
1999	100.00	10.06	45.78	16.95	11.42	5.35	0.00	10.34	0.00

Definitions and footnotes are included in the appended Technical Notes.

**Table 1.3**  
**Assets of Federally Insured Thrift Institutions by Charter Type, 1978 - 1999<sup>2</sup>**  
*(Dollars in Millions)*

Year	Thrift Institutions (\$)	Non-OTS Thrifts (\$)	OTS-Regulated Thrifts (\$)	OTS-Regulated Thrift Institutions					
				Federal Charter			State Charter		
				Total (\$)	Stock Institutions (\$)	Mutual Institutions (\$)	Total (\$)	Stock Institutions (\$)	Mutual Institutions (\$)
1978	639,700	142,413	497,287	288,404	4,593	283,811	208,883	113,698	95,185
1979	701,500	147,142	554,358	315,114	6,530	308,584	239,244	132,957	106,287
1980	756,900	153,123	603,777	339,575	11,799	327,776	264,202	152,450	111,752
1981	795,800	155,979	639,821	401,116	55,167	345,949	238,705	128,559	110,146
1982	841,600	155,375	686,225	479,557	98,504	381,053	206,668	108,392	98,276
1983	984,400	170,630	813,770	561,160	148,927	412,233	252,610	148,741	103,869
1984	1,144,247	131,278	1,012,969	663,782	273,423	390,359	349,188	238,704	110,484
1985	1,262,647	152,858	1,109,789	726,431	333,768	392,663	383,358	272,154	111,204
1986	1,386,861	178,453	1,208,408	793,813	435,716	358,097	414,594	313,519	101,076
1987	1,502,111	213,130	1,288,981	854,353	564,551	289,802	434,629	340,623	94,006
1988	1,606,489	237,646	1,368,843	982,016	711,101	270,915	386,827	293,253	93,574
1989	1,427,512	240,606	1,186,906	900,220	679,623	220,597	286,686	210,127	76,559
1990	1,259,178	230,013	1,029,165	855,412	665,759	189,653	173,753	110,279	63,474
1991	1,113,002	217,706	895,296	756,070	607,091	148,979	139,226	83,209	56,017
1992	1,030,216	223,554	806,662	704,716	585,831	118,885	101,945	67,896	34,049
1993	1,000,889	226,114	774,775	695,965	600,086	95,879	78,810	56,298	22,512
1994	1,008,644	234,575	774,069	716,752	641,826	74,926	57,317	38,222	19,095
1995	1,025,741	254,759	770,982	733,112	660,159	72,953	37,870	23,354	14,516
1996	1,028,192	258,825	769,367	734,949	667,804	67,145	34,419	20,948	13,471
1997	1,026,219	249,591	776,627	744,097	684,314	59,783	32,531	19,741	12,790
1998	1,087,684	273,470	817,214	783,307	724,091	59,216	33,907	21,732	12,175
1999	1,148,726	285,332	863,626	829,945	779,208	50,737	33,681	22,170	11,511

**Table 1.3.1**  
**Percentage of Federally Insured Thrift Assets by Charter Type, 1978 - 1999**

Year	Thrift Institutions (%)	Non-OTS Thrifts (%)	OTS-Regulated Thrifts (%)	OTS-Regulated Thrift Institutions					
				Federal Charter			State Charter		
				Total (%)	Stock Institutions (%)	Mutual Institutions (%)	Total (%)	Stock Institutions (%)	Mutual Institutions (%)
1978	100.00	22.26	77.74	45.08	0.72	44.37	32.65	17.77	14.88
1979	100.00	20.98	79.02	44.92	0.93	43.99	34.10	18.95	15.15
1980	100.00	20.23	79.77	44.86	1.56	43.31	34.91	20.14	14.76
1981	100.00	19.60	80.40	50.40	6.93	43.47	30.00	16.15	13.84
1982	100.00	18.46	81.54	56.98	11.70	45.28	24.56	12.88	11.68
1983	100.00	17.33	82.67	57.01	15.13	41.88	25.66	15.11	10.55
1984	100.00	11.47	88.53	58.01	23.90	34.11	30.52	20.86	9.66
1985	100.00	12.11	87.89	57.53	26.43	31.10	30.36	21.55	8.81
1986	100.00	12.87	87.13	57.24	31.42	25.82	29.89	22.61	7.29
1987	100.00	14.19	85.81	56.88	37.58	19.29	28.93	22.68	6.26
1988	100.00	14.79	85.21	61.13	44.26	16.86	24.08	18.25	5.82
1989	100.00	16.85	83.15	63.06	47.61	15.45	20.08	14.72	5.36
1990	100.00	18.27	81.73	67.93	52.87	15.06	13.80	8.76	5.04
1991	100.00	19.56	80.44	67.93	54.55	13.39	12.51	7.48	5.03
1992	100.00	21.70	78.30	68.40	56.86	11.54	9.90	6.59	3.31
1993	100.00	22.59	77.41	69.53	59.96	9.58	7.87	5.62	2.25
1994	100.00	23.26	76.74	71.06	63.63	7.43	5.68	3.79	1.89
1995	100.00	24.84	75.16	71.47	64.36	7.11	3.69	2.28	1.42
1996	100.00	25.17	74.83	71.48	64.95	6.53	3.35	2.04	1.31
1997	100.00	24.32	75.68	72.51	66.68	5.83	3.17	1.92	1.25
1998	100.00	25.14	75.13	72.02	66.57	5.44	3.12	2.00	1.12
1999	100.00	24.84	75.18	72.25	67.83	4.42	2.93	1.93	1.00

Definitions and footnotes are included in the appended Technical Notes.

**Table 1.4**  
**Assets of OTS-Regulated Thrift Institutions by Charter Type, 1978 - 1999<sup>2</sup>**  
*(Dollars in Millions)*

End of Year	Thrift Institutions (\$)	OTS-Regulated (\$)	Federal				State			
			Stock		Mutual		Stock		Mutual	
			Savings Associations (\$)	Savings Banks (\$)						
1978	639,700	497,287	4,593	0	283,811	0	113,698	0	95,185	0
1979	701,500	554,358	6,530	0	308,584	0	132,957	0	106,287	0
1980	756,900	603,777	11,799	0	327,776	0	152,450	0	111,752	0
1981	795,800	639,821	55,167	0	345,949	0	128,559	0	110,146	0
1982	841,600	686,225	98,504	0	381,053	0	108,392	0	98,276	0
1983	984,400	813,770	148,927	0	412,233	0	148,741	0	103,869	0
1984	1,144,247	1,012,969	235,221	38,201	287,459	102,900	238,704	0	110,484	0
1985	1,262,647	1,109,789	265,837	67,930	281,934	110,729	272,154	0	111,204	0
1986	1,386,861	1,208,408	279,092	156,624	257,743	100,354	310,530	2,989	99,702	1,374
1987	1,502,111	1,288,981	317,419	247,131	220,836	68,966	331,234	9,389	91,699	2,307
1988	1,606,489	1,368,843	332,669	378,432	192,191	78,724	286,113	7,140	86,918	6,656
1989	1,427,512	1,186,906	261,292	418,331	138,756	81,841	194,382	15,745	72,121	4,438
1990	1,259,178	1,029,165	166,485	499,274	109,073	80,580	109,932	347	60,640	2,834
1991	1,113,002	895,296	115,328	491,763	83,817	65,162	82,987	222	55,097	920
1992	1,030,216	806,661	91,705	494,126	69,432	49,453	67,896	0	34,049	0
1993	1,000,889	774,775	91,111	508,975	53,363	42,516	56,298	0	22,512	0
1994	1,008,644	774,069	94,671	547,155	46,650	28,276	38,222	0	19,095	0
1995	1,025,741	770,982	93,356	566,803	41,853	31,100	23,354	0	14,516	0
1996	1,028,192	769,368	82,713	585,091	37,988	29,157	20,948	0	13,471	0
1997	1,026,219	776,627	77,823	606,491	32,613	27,170	19,741	0	12,790	0
1998	1,087,684	817,214	78,346	645,746	31,858	27,358	21,732	0	12,175	0
1999	1,148,726	863,394	85,916	693,268	24,631	25,896	22,171	0	11,511	0

**Table 1.4.1**  
**Percentage of OTS-Regulated Thrift Assets by Charter Type, 1978 - 1999**

End of Year	OTS-Regulated Total (%)	Federal				State			
		Stock		Mutual		Stock		Mutual	
		Savings Associations (%)	Savings Banks (%)						
1978	100.00	0.92	0.00	57.07	0.00	22.86	0.00	19.14	0.00
1979	100.00	1.18	0.00	55.67	0.00	23.98	0.00	19.17	0.00
1980	100.00	1.95	0.00	54.29	0.00	25.25	0.00	18.51	0.00
1981	100.00	8.62	0.00	54.07	0.00	20.09	0.00	17.22	0.00
1982	100.00	14.35	0.00	55.53	0.00	15.80	0.00	14.32	0.00
1983	100.00	18.30	0.00	50.66	0.00	18.28	0.00	12.76	0.00
1984	100.00	23.22	3.77	28.38	10.16	23.56	0.00	10.91	0.00
1985	100.00	23.95	6.12	25.40	9.98	24.52	0.00	10.02	0.00
1986	100.00	23.10	12.96	21.33	8.30	25.70	0.25	8.25	0.11
1987	100.00	24.63	19.17	17.13	5.35	25.70	0.73	7.11	0.18
1988	100.00	24.30	27.65	14.04	5.75	20.90	0.52	6.35	0.49
1989	100.00	22.01	35.25	11.69	6.90	16.38	1.33	6.08	0.37
1990	100.00	16.18	48.51	10.60	7.83	10.68	0.03	5.89	0.28
1991	100.00	12.88	54.93	9.36	7.28	9.27	0.02	6.15	0.10
1992	100.00	11.37	61.26	8.61	6.13	8.42	0.00	4.22	0.00
1993	100.00	11.76	65.69	6.89	5.49	7.27	0.00	2.91	0.00
1994	100.00	12.23	70.69	6.03	3.65	4.94	0.00	2.47	0.00
1995	100.00	12.11	73.52	5.43	4.03	3.03	0.00	1.88	0.00
1996	100.00	10.75	76.05	4.94	3.79	2.72	0.00	1.75	0.00
1997	100.00	10.02	78.09	4.20	3.50	2.54	0.00	1.65	0.00
1998	100.00	9.59	79.02	3.90	3.35	2.66	0.00	1.49	0.00
1999	100.00	9.95	80.30	2.85	3.00	2.57	0.00	1.33	0.00

Numbers may not sum due to rounding

Definitions and footnotes are included in the appended Technical Notes.

**Table 1.5**  
**Deposits of Thrift Institutions by Charter Type, 1978 - 1999<sup>2</sup>**  
*(Dollars in Millions)*

End of Year	Thrift Institutions (\$)	Non-OTS-Regulated (\$)	OTS-Regulated (\$)	Federal				State			
				Stock		Mutual		Stock		Mutual	
				Savings Associations (\$)	Savings Banks (\$)						
1978	562,982	224,946	338,036	3,799	0	241,497	0	92,740	0	82,346	0
1979	605,501	236,549	368,952	5,459	0	257,351	0	106,142	0	90,549	0
1980	652,201	249,075	403,126	9,662	0	274,291	0	119,173	0	95,575	0
1981	668,770	249,878	418,892	40,089	0	282,514	0	96,289	0	93,378	0
1982	706,957	241,620	465,337	69,922	0	310,831	0	84,584	0	84,620	0
1983	840,068	263,922	576,146	111,945	0	291,858	52,968	119,375	0	91,122	0
1984	944,733	217,464	727,269	179,639	30,140	245,192	87,686	184,612	0	95,457	0
1985	1,022,739	234,828	787,911	194,042	52,309	241,668	90,948	208,944	0	95,815	0
1986	1,083,167	153,209	929,958	197,454	112,995	219,997	80,896	228,863	1,992	86,618	1,143
1987	1,137,819	174,478	963,341	219,257	170,077	192,304	56,238	240,056	5,773	77,803	1,833
1988	1,193,134	192,049	1,001,085	226,609	258,964	160,958	61,451	209,436	4,596	74,360	4,711
1989	1,081,417	197,770	883,647	181,232	295,844	118,844	64,004	145,347	12,007	62,583	3,786
1990	987,142	194,713	792,429	118,432	369,463	94,249	66,218	87,796	309	53,524	2,438
1991	906,681	190,928	715,753	84,502	383,127	74,694	56,465	67,044	204	48,954	763
1992	828,353	225,077	603,276	64,025	381,236	61,614	42,373	54,028	0	30,449	0
1993	774,144	213,235	560,909	61,126	373,965	46,372	36,320	43,126	0	19,909	0
1994	737,143	207,352	529,791	61,415	375,584	40,099	23,915	28,778	0	16,483	0
1995	741,892	219,330	522,562	61,014	381,565	35,633	26,471	17,879	0	12,469	0
1996	727,994	208,034	519,940	50,750	385,505	31,905	24,354	15,907	0	11,489	0
1997	704,115	196,335	507,780	48,576	384,285	26,610	22,622	14,859	0	10,828	0
1998	704,531	205,980	498,551	49,819	374,259	25,381	22,584	16,360	0	10,148	0
1999	707,097	202,288	504,809	51,152	388,199	19,500	21,022	15,592	0	9,343	0

**Table 1.5.1**  
**Percentage of Thrift Deposits by Charter Type, 1978 - 1999**

End of Year	Thrift Institutions (%)	Non-OTS-Regulated (%)	OTS-Regulated (%)	Federal				State			
				Stock		Mutual		Stock		Mutual	
				Savings Associations (%)	Savings Banks (%)						
1978	100.00	25.33	74.67	0.67	0.00	42.90	0.00	16.47	0.00	14.63	0.00
1979	100.00	24.11	75.89	0.90	0.00	42.50	0.00	17.53	0.00	14.95	0.00
1980	100.00	23.54	76.46	1.48	0.00	42.06	0.00	18.27	0.00	14.65	0.00
1981	100.00	23.40	76.60	5.99	0.00	42.24	0.00	14.40	0.00	13.96	0.00
1982	100.00	22.21	77.79	9.89	0.00	43.97	0.00	11.96	0.00	11.97	0.00
1983	100.00	20.57	79.43	13.33	0.00	34.74	6.31	14.21	0.00	10.85	0.00
1984	100.00	12.91	87.09	19.01	3.19	25.95	9.28	19.54	0.00	10.10	0.00
1985	100.00	13.59	86.41	18.97	5.11	23.63	8.89	20.43	0.00	9.37	0.00
1986	100.00	14.14	85.86	18.23	10.43	20.31	7.47	21.13	0.18	8.00	0.11
1987	100.00	15.33	84.67	19.27	14.95	16.90	4.94	21.10	0.51	6.84	0.16
1988	100.00	16.10	83.90	18.99	21.70	13.49	5.15	17.55	0.39	6.23	0.39
1989	100.00	18.29	81.71	16.76	27.36	10.99	5.92	13.44	1.11	5.79	0.35
1990	100.00	19.73	80.27	12.00	37.43	9.55	6.71	8.89	0.03	5.42	0.25
1991	100.00	21.06	78.94	9.32	42.26	8.24	6.23	7.39	0.02	5.40	0.08
1992	100.00	23.50	76.50	7.73	46.02	7.44	5.12	6.52	0.00	3.68	0.00
1993	100.00	24.97	75.03	7.90	48.31	5.99	4.69	5.57	0.00	2.57	0.00
1994	100.00	25.89	74.11	8.33	50.95	5.44	3.24	3.90	0.00	2.24	0.00
1995	100.00	27.88	72.12	8.22	51.43	4.80	3.57	2.40	0.00	1.67	0.00
1996	100.00	28.58	71.42	6.97	52.95	4.38	3.35	2.19	0.00	1.58	0.00
1997	100.00	27.88	72.12	6.90	54.58	3.78	3.21	2.11	0.00	1.54	0.00
1998	100.00	29.24	70.76	7.07	53.12	3.60	3.21	2.32	0.00	1.44	0.00
1999	100.00	28.61	71.39	7.23	54.90	2.76	2.97	2.21	0.00	1.32	0.00

Definitions and footnotes are included in the appended Technical Notes.

**Table 1.6**  
**Equity Capital of OTS-Regulated Thrift Institutions by Charter Type, 1978 - 1999** <sup>2, 3</sup>  
*(Dollars in Millions)*

End of Year	OTS- Regulated (\$)	Federal				State			
		Stock		Mutual		Stock		Mutual	
		Savings Associations (\$)	Savings Banks (\$)	Savings Associations (\$)	Savings Banks (\$)	Savings Associations (\$)	Savings Banks (\$)	Savings Associations (\$)	Savings Banks (\$)
1978	28,119	224	0	15,781	0	6,546	0	5,568	0
1979	31,598	323	0	17,432	0	7,581	0	6,262	0
1980	32,353	576	0	17,433	0	8,126	0	6,218	0
1981	27,035	2,317	0	14,522	0	5,302	0	4,894	0
1982	20,253	3,764	0	9,616	0	3,611	0	3,262	0
1983	25,491	6,387	0	8,144	2,238	5,294	0	3,428	0
1984	27,910	9,187	1,801	4,957	2,274	6,655	0	3,036	0
1985	35,170	12,528	3,349	4,590	2,799	8,360	0	3,544	0
1986	41,510	15,494	8,801	4,200	2,365	6,758	116	3,726	50
1987	37,135	15,920	13,093	(1,649)	1,907	3,376	442	3,942	104
1988	47,845	15,684	16,789	3,813	2,796	4,412	280	3,752	319
1989	52,137	13,672	17,833	6,127	3,182	6,292	691	4,150	190
1990	51,703	8,758	25,489	6,138	3,691	3,539	23	3,932	133
1991	53,161	6,764	28,058	5,803	4,049	4,536	15	3,876	60
1992	55,865	6,178	33,091	5,773	3,401	4,682	0	2,740	0
1993	58,126	7,243	36,040	5,233	3,192	4,354	0	2,064	0
1994	57,906	7,181	38,211	4,919	2,385	3,340	0	1,870	0
1995	61,744	7,721	42,741	4,637	2,910	2,141	0	1,594	0
1996	60,942	6,813	43,478	4,387	2,778	2,003	0	1,484	0
1997	64,660	7,060	47,576	3,932	2,718	1,896	0	1,478	0
1998	67,245	7,108	49,664	4,004	2,813	2,256	0	1,400	0
1999	67,288	6,998	50,995	3,139	2,661	2,162	0	1,332	0

**Table 1.6.1**  
**Ratio of Equity Capital-to-Total Assets of OTS-Regulated Thrift Institutions**  
**by Charter Type, 1978 - 1999**

End of Year	OTS- Regulated (\$)	Federal				State			
		Stock		Mutual		Stock		Mutual	
		Savings Associations (%)	Savings Banks (%)	Savings Associations (%)	Savings Banks (%)	Savings Associations (%)	Savings Banks (%)	Savings Associations (%)	Savings Banks (%)
1978	5.65	4.88	0.00	5.56	0.00	5.76	0.00	5.85	0.00
1979	5.70	4.95	0.00	5.65	0.00	5.70	0.00	5.89	0.00
1980	5.36	4.88	0.00	5.32	0.00	5.33	0.00	5.56	0.00
1981	4.23	4.20	0.00	4.20	0.00	4.12	0.00	4.44	0.00
1982	2.95	3.82	0.00	2.52	0.00	3.33	0.00	3.32	0.00
1983	3.13	4.29	0.00	2.34	0.28	3.56	0.00	3.30	0.00
1984	2.76	3.91	4.71	1.72	2.21	2.79	0.00	2.75	0.00
1985	3.17	4.71	4.93	1.63	2.53	3.07	0.00	3.19	0.00
1986	3.44	5.55	5.62	1.63	2.36	2.18	3.88	3.74	3.64
1987	2.88	5.02	5.30	(0.75)	2.77	1.02	4.71	4.30	4.51
1988	3.50	4.71	4.44	1.98	3.55	1.54	3.92	4.32	4.79
1989	4.39	5.23	4.26	4.42	3.89	3.24	4.39	5.75	4.28
1990	5.02	5.26	5.11	5.63	4.58	3.22	6.63	6.48	4.69
1991	5.94	5.87	5.71	6.92	6.21	5.47	6.76	7.03	6.52
1992	6.93	6.74	6.70	8.31	6.88	6.90	0.00	8.05	0.00
1993	7.50	7.95	7.08	9.81	7.51	7.73	0.00	9.17	0.00
1994	7.48	7.59	6.98	10.54	8.43	8.74	0.00	9.79	0.00
1995	8.01	8.26	7.54	11.02	9.41	9.16	0.00	10.98	0.00
1996	7.92	8.23	7.44	11.53	9.52	9.56	0.00	11.02	0.00
1997	8.33	9.07	7.84	12.06	10.00	9.60	0.00	11.56	0.00
1998	8.23	9.07	7.69	12.57	10.28	10.38	0.00	11.50	0.00
1999	7.79	8.15	7.36	12.74	10.28	9.75	0.00	11.57	0.00

Definitions and footnotes are included in the appended Technical Notes.

**Table 1.7**  
**OTS-Regulated Thrift Institutions: Profile by Asset Size Group, 1978 - 1999**  
*(Dollars in Millions)*

Assets From \$0 - \$100 Million						Assets From \$500 Million - \$1 Billion					
Year	Number (#)	Assets (\$)	Deposits (\$)	Equity Capital (\$)	Earnings (\$)	Year	Number (#)	Assets (\$)	Deposits (\$)	Equity Capital (\$)	Earnings (\$)
1978	2,947	109,830	95,867	6,546	851	1978	105	73,082	61,021	3,829	566
1979	2,850	108,762	94,588	6,722	705	1979	110	75,957	61,795	4,072	498
1980	2,741	106,924	93,947	6,422	190	1980	118	81,298	65,696	4,052	73
1981	2,494	99,569	87,240	5,207	(626)	1981	121	82,053	65,311	3,199	(673)
1982	2,091	84,344	74,853	3,712	(635)	1982	135	92,727	75,273	2,261	(606)
1983	1,804	76,817	69,363	3,200	121	1983	171	117,976	98,132	3,071	281
1984	1,695	75,465	68,789	2,886	200	1984	199	140,244	115,568	3,548	261
1985	1,736	78,148	71,153	3,160	309	1985	194	135,931	113,212	3,635	362
1986	1,666	77,741	70,500	3,025	115	1986	196	137,297	112,181	3,152	(943)
1987	1,597	76,095	68,744	2,344	(572)	1987	186	131,418	108,830	(158)	(2,424)
1988	1,472	71,069	64,239	1,855	(984)	1988	180	125,795	101,508	2,646	(2,690)
1989	1,310	63,146	55,965	4,048	(96)	1989	161	111,437	88,133	5,449	(516)
1990	1,190	57,591	51,092	4,127	26	1990	137	95,552	78,363	5,183	(247)
1991	1,047	51,558	45,698	3,993	227	1991	125	86,777	72,092	5,135	260
1992	938	46,714	40,982	3,929	430	1992	114	78,837	64,717	5,587	674
1993	832	42,296	36,480	3,899	439	1993	104	70,922	55,522	5,780	571
1994	762	38,195	32,083	3,767	308	1994	102	69,447	52,181	5,769	464
1995	686	35,136	29,500	3,748	247	1995	101	69,033	50,709	6,265	494
1996	627	32,365	26,469	3,670	138	1996	92	63,331	46,721	5,895	393
1996 Adj					244	1996 Adj					574
1997	560	29,240	23,672	3,524	268	1997	80	55,147	40,318	5,495	512
1998	519	26,656	21,273	3,344	210	1998	71	49,989	35,244	4,986	454
1999	486	24,341	18,978	3,162	166	1999	73	50,511	34,991	4,619	446
Assets From \$100 - \$250 Million						Assets From \$1 Billion - \$5 Billion					
Year	Number (#)	Assets (\$)	Deposits (\$)	Equity Capital (\$)	Earnings (\$)	Year	Number (#)	Assets (\$)	Deposits (\$)	Equity Capital (\$)	Earnings (\$)
1978	704	109,781	94,256	6,237	830	1978	58	95,115	78,288	5,207	770
1979	738	114,964	97,518	6,711	696	1979	77	130,811	104,623	6,908	857
1980	765	119,445	102,230	6,699	117	1980	90	164,426	129,269	7,937	201
1981	739	115,591	97,720	5,300	(862)	1981	106	198,005	148,577	7,044	(1,480)
1982	676	106,526	91,237	3,450	(843)	1982	113	217,038	165,683	5,242	(1,189)
1983	717	112,079	98,759	3,112	205	1983	134	264,454	207,483	7,826	305
1984	752	119,343	106,488	2,584	196	1984	170	331,870	257,150	9,073	148
1985	788	124,813	111,789	2,980	178	1985	191	373,435	284,763	12,619	1,326
1986	813	128,451	114,720	2,655	(262)	1986	195	383,828	286,731	13,165	(706)
1987	810	127,761	113,959	1,293	(1,753)	1987	201	409,061	295,935	12,734	(2,258)
1988	730	115,781	101,672	2,897	(1,984)	1988	204	433,935	308,232	14,312	(6,025)
1989	645	103,579	90,015	5,453	(202)	1989	181	391,879	285,159	15,230	(2,517)
1990	588	93,482	82,603	5,720	(2)	1990	158	334,220	249,874	15,267	(1,888)
1991	546	85,485	75,260	5,813	345	1991	133	281,620	218,517	16,084	550
1992	474	74,643	64,714	5,762	696	1992	112	241,334	182,520	16,690	1,650
1993	419	66,442	56,019	5,783	757	1993	100	219,769	157,539	16,269	1,235
1994	388	61,401	50,343	5,841	514	1994	88	202,497	137,680	15,771	1,452
1995	371	59,456	48,802	6,001	488	1995	87	189,218	135,149	15,555	1,231
1996	341	54,865	43,413	5,638	277	1996	81	161,519	109,858	12,702	1,176
1996 Adj					457	1996 Adj					1,577
1997	320	51,143	40,711	5,525	470	1997	83	160,885	104,343	13,694	1,693
1998	321	52,392	41,508	5,647	441	1998	72	140,302	89,937	12,471	1,328
1999	315	50,839	38,444	5,420	408	1999	74	149,606	92,215	12,268	1,541
Assets From \$250 - \$500 Million						Assets Over \$5 Billion					
Year	Number (#)	Assets (\$)	Deposits (\$)	Equity Capital (\$)	Earnings (\$)	Year	Number (#)	Assets (\$)	Deposits (\$)	Equity Capital (\$)	Earnings (\$)
1978	230	77,052	65,588	4,217	579	1978	4	32,427	25,362	2,085	324
1979	259	87,101	72,422	4,850	526	1979	4	36,763	28,555	2,336	331
1980	275	92,775	77,808	4,852	79	1980	4	38,909	29,751	2,390	121
1981	286	98,194	79,712	3,791	(820)	1981	5	46,409	33,710	2,493	(170)
1982	261	91,050	74,835	2,258	(669)	1982	11	94,540	68,076	3,330	(200)
1983	307	105,068	89,694	2,593	294	1983	13	137,376	103,837	5,690	739
1984	321	109,725	95,362	2,313	161	1984	23	236,322	179,369	7,506	28
1985	337	115,419	101,121	2,557	129	1985	28	282,043	201,688	10,219	1,706
1986	342	116,246	101,733	2,888	(194)	1986	35	364,845	244,093	16,625	2,602
1987	336	115,092	99,378	1,163	(1,405)	1987	39	429,554	276,495	19,759	1,005
1988	336	115,809	96,681	3,972	(1,702)	1988	47	506,454	328,753	22,163	122
1989	283	96,658	81,235	5,236	(162)	1989	36	420,207	283,140	16,721	(3,290)
1990	257	88,172	74,855	5,457	(113)	1990	29	360,148	255,642	15,949	(1,593)
1991	235	80,717	68,989	5,465	371	1991	24	309,139	235,197	16,671	(558)
1992	211	74,564	63,064	5,561	654	1992	22	290,569	217,728	18,336	999
1993	191	68,000	56,067	5,617	729	1993	23	307,346	219,191	20,778	1,186
1994	178	61,949	47,961	5,375	511	1994	25	340,580	226,026	21,383	1,026
1995	167	58,002	45,330	5,533	446	1995	25	360,137	225,541	24,642	2,454
1996	162	56,084	43,173	5,316	305	1996	31	401,204	250,276	27,722	2,461
1996 Adj					471	1996 Adj					3,479
1997	143	50,122	38,232	4,914	491	1997	29	430,090	260,504	31,506	3,019
1998	136	48,125	36,298	4,909	446	1998	26	499,749	274,292	35,888	4,702
1999	128	44,649	32,456	4,389	343	1999	26	543,448	287,725	37,431	5,336

1996 adjusted data exclude the net SAIF special assessment of \$2.1 billion incurred in the third quarter.

Definitions and footnotes are included in the appended Technical Notes.

**Table 1.8**  
**Number of Federally Insured Thrift Institutions by Insurance Fund, 1978 - 1999**

End of Year	Thrift Institutions	FDIC-Insured			FSLIC-Insured		
		Total	FDIC-Regulated	OTS-Regulated	Total	FDIC-Regulated	OTS-Regulated
1978	4,373	325	325	0	4,048	0	4,048
1979	4,362	324	324	0	4,038	0	4,038
1980	4,319	326	326	0	3,993	0	3,993
1981	4,088	337	337	0	3,751	0	3,751
1982	3,608	321	321	0	3,287	0	3,287
1983	3,440	304	304	0	3,146	0	3,146
1984	3,418	282	258	24	3,136	0	3,136
1985	3,626	380	352	28	3,246	0	3,246
1986	3,677	457	430	27	3,220	0	3,220
1987	3,622	475	453	22	3,147	0	3,147
1988	3,438	490	469	21	2,948	0	2,948

End of Year	Thrift Institutions	BIF-Insured			SAIF-Insured		
		Total	FDIC-Regulated	OTS-Regulated	Total	FDIC-Regulated	OTS-Regulated
1989	3,087	491	471	20	2,596	0	2,596
1990	2,815	469	451	18	2,346	5	2,341
1991	2,561	441	426	15	2,118	23	2,095
1992	2,390	414	398	17	1,974	120	1,854
1993	2,262	404	388	16	1,858	205	1,653
1994	2,152	386	369	17	1,766	240	1,526
1995	2,030	383	357	26	1,647	236	1,411
1996	1,924	381	354	27	1,543	236	1,307
1997	1,779	365	330	35	1,414	234	1,180
1998	1,687	359	322	37	1,328	220	1,108
1999	1,640	361	323	38	1,279	214	1,065

**Table 1.8.1**  
**Percentage of Federally Insured Thrift Institutions by Insurance Fund, 1978 - 1999**

End of Year	Thrift Institutions	FDIC-Insured			FSLIC-Insured		
		Total	FDIC-Regulated	OTS-Regulated	Total	FDIC-Regulated	OTS-Regulated
		(%)	(%)	(%)	(%)	(%)	(%)
1978	100.00	7.43	7.43	0.00	92.57	0.00	92.57
1979	100.00	7.43	7.43	0.00	92.57	0.00	92.57
1980	100.00	7.55	7.55	0.00	92.45	0.00	92.45
1981	100.00	8.24	8.24	0.00	91.76	0.00	91.76
1982	100.00	8.90	8.90	0.00	91.10	0.00	91.10
1983	100.00	8.84	8.84	0.00	91.45	0.00	91.45
1984	100.00	8.25	7.55	0.70	91.75	0.00	91.75
1985	100.00	10.48	9.71	0.77	89.52	0.00	89.52
1986	100.00	12.43	11.69	0.73	87.57	0.00	87.57
1987	100.00	13.11	12.51	0.61	86.89	0.00	86.89
1988	100.00	14.25	13.64	0.61	85.75	0.00	85.75

End of Year	Thrift Institutions	BIF-Insured			SAIF-Insured		
		Total	FDIC-Regulated	OTS-Regulated	Total	FDIC-Regulated	OTS-Regulated
		(%)	(%)	(%)	(%)	(%)	(%)
1989	100.00	15.91	15.26	0.65	84.09	0.00	84.09
1990	100.00	16.66	16.02	0.64	83.34	0.18	83.16
1991	100.00	17.22	16.63	0.59	82.70	0.90	81.80
1992	100.00	17.32	16.65	0.71	82.59	5.02	77.57
1993	100.00	17.86	17.15	0.71	82.14	9.06	73.08
1994	100.00	17.94	17.15	0.79	82.06	11.15	70.91
1995	100.00	18.87	17.59	1.28	81.13	11.63	69.51
1996	100.00	19.80	18.40	1.40	80.20	12.27	67.93
1997	100.00	20.52	18.55	1.97	79.48	13.15	66.33
1998	100.00	21.28	19.09	2.19	78.72	13.04	65.68
1999	100.00	22.01	19.70	2.32	77.99	13.05	64.94

Definitions and footnotes are included in the appended Technical Notes.

**Table 1.9**  
**Assets of Federally Insured Thrift Institutions by Insurance Fund, 1978 - 1999**  
*(Dollars in millions)*

End of Year	Thrift Institutions (\$)	FDIC-Insured			FSLIC-Insured		
		Total (\$)	FDIC-Regulated (\$)	OTS-Regulated (\$)	Total (\$)	FDIC-Regulated (\$)	OTS-Regulated (\$)
1978	639,700	142,412	142,352	0	497,288	0	497,288
1979	701,500	147,142	147,142	0	554,358	0	554,358
1980	756,900	153,123	152,565	0	603,777	0	603,777
1981	795,800	155,979	155,860	0	639,821	0	639,821
1982	841,600	155,375	155,307	0	686,225	0	686,225
1983	984,400	170,630	170,719	0	813,770	0	813,770
1984	1,144,247	178,922	135,524	43,398	969,571	0	969,571
1985	1,262,647	205,273	157,385	47,888	1,061,901	0	1,061,901
1986	1,386,861	230,768	178,453	52,315	1,156,093	0	1,156,093
1987	1,502,111	261,885	217,136	44,749	1,244,232	0	1,244,232
1988	1,606,489	283,780	237,646	46,134	1,322,709	0	1,322,709

End of Year	Thrift Institutions (\$)	BIF-Insured			SAIF-Insured		
		Total (\$)	FDIC-Regulated (\$)	OTS-Regulated (\$)	Total (\$)	FDIC-Regulated (\$)	OTS-Regulated (\$)
1989	1,427,512	240,606	240,606	39,389	1,147,517	0	1,147,517
1990	1,259,178	227,684	227,684	31,313	1,000,180	2,328	997,852
1991	1,113,002	211,366	211,366	25,951	875,685	6,340	869,345
1992	1,030,216	197,900	197,900	16,942	815,374	25,654	789,720
1993	1,000,889	188,400	188,400	71,302	741,187	37,714	703,473
1994	1,008,644	184,754	184,754	73,529	750,361	49,821	700,540
1995	1,025,741	203,931	203,931	99,269	722,541	50,828	671,713
1996	1,028,192	315,768	203,312	112,456	712,425	55,514	656,911
1997	1,026,219	323,845	191,171	132,674	702,374	58,421	643,953
1998	1,087,684	330,696	214,412	116,284	756,988	56,058	700,930
1999	1,148,726	329,579	224,307	105,272	819,147	61,026	758,121

**Table 1.9.1**  
**Percentage of Federally Insured Thrift Industry Assets by Insurance Fund, 1978 - 1999**

End of Year	Thrift Institutions (%)	FDIC-Insured			FSLIC-Insured		
		Total (%)	FDIC-Regulated (%)	OTS-Regulated (%)	Total (%)	FDIC-Regulated (%)	OTS-Regulated (%)
1978	100.00	22.26	22.25	0.00	77.74	0.00	77.74
1979	100.00	20.98	20.98	0.00	79.02	0.00	79.02
1980	100.00	20.23	20.16	0.00	79.77	0.00	79.77
1981	100.00	19.60	19.59	0.00	80.40	0.00	80.40
1982	100.00	18.46	18.45	0.00	81.54	0.00	81.54
1983	100.00	17.33	17.34	0.00	82.67	0.00	82.67
1984	100.00	15.64	11.84	3.79	84.73	0.00	84.73
1985	100.00	16.26	12.46	3.79	84.10	0.00	84.10
1986	100.00	16.64	12.87	3.77	83.36	0.00	83.36
1987	100.00	17.43	14.46	2.98	82.83	0.00	82.83
1988	100.00	17.66	14.79	2.87	82.34	0.00	82.34

End of Year	Thrift Institutions (%)	BIF-Insured			SAIF-Insured		
		Total (%)	FDIC-Regulated (%)	OTS-Regulated (%)	Total (%)	FDIC-Regulated (%)	OTS-Regulated (%)
1989	100.00	16.85	16.85	2.76	80.39	0.00	80.39
1990	100.00	18.08	18.08	2.49	79.43	0.18	79.25
1991	100.00	18.99	18.99	2.33	78.68	0.57	78.11
1992	100.00	19.21	19.21	1.64	79.15	2.49	76.66
1993	100.00	18.82	18.82	7.12	74.05	3.77	70.28
1994	100.00	18.32	18.32	7.29	74.39	4.94	69.45
1995	100.00	19.88	19.88	9.68	70.44	4.96	65.49
1996	100.00	30.71	19.77	10.94	69.29	5.40	63.89
1997	100.00	31.56	18.63	12.93	68.44	5.69	62.75
1998	100.00	30.40	19.71	10.69	69.60	5.15	64.44
1999	100.00	28.69	19.53	9.16	71.31	5.31	66.00

Numbers may not sum due to rounding.

Definitions and footnotes are included in the appended Technical Notes.

**Table 1.10**  
**OTS-Regulated Thrift Industry Profile, 1940 - 1999**  
*(Dollars in Millions)*

Year	Thrifts (#)	Assets (\$)	Deposits (\$)	Equity Capital (\$)	Earnings (\$)
1940	2,277	2,926	2,207	192	25
1941	2,343	3,353	2,599	223	10
1942	2,398	3,643	2,982	265	39
1943	2,447	4,173	3,571	307	42
1944	2,466	4,995	4,319	351	42
1945	2,475	6,123	5,211	412	61
1946	2,496	7,294	6,184	489	80
1947	2,536	8,528	7,177	578	83
1948	2,616	9,715	8,255	676	82
1949	2,756	11,278	9,700	804	110
1950	2,860	13,691	11,374	985	148
1951	3,020	16,204	13,653	1,189	164
1952	3,172	19,656	16,732	1,402	180
1953	3,304	23,593	20,252	1,643	220
1954	3,433	28,367	24,529	1,926	274
1955	3,544	34,198	29,241	2,301	344
1956	3,666	39,338	34,152	2,699	375
1957	3,722	44,459	38,773	3,109	396
1958	3,881	51,311	44,670	3,596	465
1959	3,979	59,550	51,160	4,142	538
1960	4,098	67,430	58,662	4,731	548
1961	4,221	77,984	67,312	5,463	712
1962	4,322	89,545	76,743	6,305	817
1963	4,419	103,154	87,526	6,986	672
1964	4,463	114,652	97,861	7,705	788
1965	4,508	124,576	106,103	8,553	785
1966	4,510	129,045	109,772	8,957	609
1967	4,487	138,489	120,184	9,411	595
1968	4,470	147,736	127,244	10,173	846
1969	4,438	156,788	130,995	11,072	1,013
1970	4,365	170,645	141,703	11,820	925
1971	4,271	199,984	169,045	12,985	1,314
1972	4,191	236,349	200,970	14,526	1,687
1973	4,163	264,797	220,893	16,509	1,897
1974	4,141	288,223	236,689	17,868	1,483
1975	4,078	330,259	278,774	19,175	1,448
1976	4,044	383,172	328,214	21,372	2,250
1977	4,065	449,997	378,782	24,525	3,198
1978	4,048	497,287	420,382	28,121	3,920
1979	4,038	554,358	459,501	31,599	3,613
1980	3,993	603,777	498,701	32,353	781
1981	3,751	639,821	512,270	27,034	(4,631)
1982	3,287	686,225	549,957	25,567	(4,142)
1983	3,146	813,770	667,268	32,980	1,945
1984	3,160	1,012,969	822,726	27,910	994
1985	3,274	1,109,789	883,726	35,170	4,010
1986	3,247	1,208,408	929,958	41,510	610
1987	3,169	1,288,981	963,341	37,135	(7,407)
1988	2,969	1,368,843	1,001,085	47,845	(13,263)
1989	2,616	1,186,906	883,647	52,137	(6,783)
1990	2,359	1,029,165	792,429	51,703	(3,817)
1991	2,110	895,296	715,753	53,161	1,195
1992	1,871	806,662	633,725	55,865	5,103
1993	1,669	774,775	580,818	58,126	4,917
1994	1,543	774,069	546,274	57,906	4,275
1995	1,437	770,982	535,031	61,744	5,378
1996	1,334	769,367	519,940	60,942	4,740
1996 Adj					6,802
1997	1,215	776,627	507,780	64,660	6,452
1998	1,145	817,214	498,552	67,245	7,581
1999	1,103	863,394	504,809	67,288	8,240

1996 adjusted data exclude the net SAIF special assessment of \$2.1 billion incurred in the third quarter.

Definitions and footnotes are included in the appended Technical Notes.

**Table 1.11**  
**Deposits at OTS-Regulated Thrift Institutions, Insured and Uninsured, 1940 - 1999**  
*(Dollars in Millions)*

Year	Thrifts (#)	Deposits		Insured Deposits			Uninsured Deposits		
		(\$)	% Total Assets	(\$)	% Total Deposits	% Total Assets	(\$)	% Total Deposits	% Total Assets
1940	2,277	2,207	75.43	2,082	94.34	71.16	125	5.66	4.27
1941	2,343	2,599	77.51	2,445	94.07	72.92	154	5.93	4.59
1942	2,398	2,982	81.86	2,855	95.74	78.37	127	4.26	3.49
1943	2,447	3,571	85.57	3,417	95.69	81.88	154	4.31	3.69
1944	2,466	4,319	86.47	4,137	95.79	82.82	182	4.21	3.64
1945	2,475	5,211	85.11	4,941	94.82	80.70	270	5.18	4.41
1946	2,496	6,184	84.78	5,811	93.97	79.67	373	6.03	5.11
1947	2,536	7,177	84.16	6,712	93.52	78.71	465	6.48	5.45
1948	2,616	8,255	84.97	7,716	93.47	79.42	539	6.53	5.55
1949	2,756	9,700	86.01	9,064	93.44	80.37	636	6.56	5.64
1950	2,860	11,374	83.08	11,158	98.10	81.50	216	1.90	1.58
1951	3,020	13,653	84.26	13,323	97.58	82.22	330	2.42	2.04
1952	3,172	16,732	85.12	16,271	97.24	82.78	461	2.76	2.35
1953	3,304	20,252	85.84	19,587	96.72	83.02	665	3.28	2.82
1954	3,433	24,529	86.47	23,746	96.81	83.71	783	3.19	2.76
1955	3,544	29,241	85.51	28,145	96.25	82.30	1,096	3.75	3.20
1956	3,666	34,152	86.82	32,875	96.26	83.57	1,277	3.74	3.25
1957	3,772	38,773	87.21	37,334	96.29	83.97	1,439	3.71	3.24
1958	3,881	44,670	87.06	42,722	95.64	83.26	1,948	4.36	3.80
1959	3,979	51,160	85.91	48,797	95.38	81.94	2,363	4.62	3.97
1960	4,098	58,662	87.00	55,808	95.13	82.76	2,854	4.87	4.23
1961	4,221	67,312	86.32	64,139	95.29	82.25	3,173	4.71	4.07
1962	4,332	76,743	85.70	72,535	94.52	81.00	4,208	5.48	4.70
1963	4,419	87,526	84.85	82,048	93.74	79.54	5,478	6.26	5.31
1964	4,463	97,861	85.35	92,870	94.90	81.00	4,991	5.10	4.35
1965	4,508	106,103	85.17	99,052	93.35	79.51	7,051	6.65	5.66
1966	4,510	109,772	85.06	106,955	97.43	82.88	2,817	2.57	2.18
1967	4,487	120,184	86.78	116,562	96.99	84.17	3,622	3.01	2.62
1968	4,470	127,244	86.13	123,184	96.81	83.38	4,060	3.19	2.75
1969	4,438	130,995	83.55	128,883	98.39	82.20	2,112	1.61	1.35
1970	4,365	141,703	83.04	137,146	96.78	80.37	4,557	3.22	2.67
1971	4,271	169,045	84.53	163,450	96.69	81.73	5,595	3.31	2.80
1972	4,191	200,970	85.03	190,942	95.01	80.79	10,028	4.99	4.24
1973	4,163	220,893	83.42	209,979	95.06	79.30	10,914	4.94	4.12
1974	4,141	236,689	82.12	232,336	98.16	80.61	4,353	1.84	1.51
1975	4,078	278,774	84.41	271,451	97.37	82.19	7,323	2.63	2.22
1976	4,044	328,214	85.66	316,700	96.49	82.65	11,514	3.51	3.00
1977	4,065	378,782	84.17	362,816	95.78	80.63	15,966	4.22	3.55
1978	4,048	420,382	84.54	406,216	96.63	81.69	14,166	3.37	2.85
1979	4,038	459,501	82.89	432,668	94.16	78.05	26,833	5.84	4.84
1980	3,993	498,701	82.60	459,034	92.05	76.03	39,667	7.95	6.57
1981	3,751	512,270	80.06	464,786	90.73	72.64	47,484	9.27	7.42
1982	3,287	549,957	80.14	494,455	89.91	72.05	55,502	10.09	8.09
1983	3,146	667,268	82.00	587,216	88.00	72.16	80,052	12.00	9.84
1984	3,160	822,726	81.22	706,130	85.83	69.71	116,596	14.17	11.51
1985	3,274	883,726	79.63	772,481	87.41	69.61	111,245	12.59	10.02
1986	3,247	929,958	76.96	809,831	87.08	67.02	120,127	12.92	9.94
1987	3,169	963,341	74.74	834,879	86.66	64.77	128,462	13.34	9.97
1988	2,969	1,001,085	73.13	867,014	86.61	63.34	134,071	13.39	9.79
1989	2,616	883,647	74.45	771,474	87.31	65.00	112,173	12.69	9.45
1990	2,359	792,429	77.00	706,670	89.18	68.66	85,759	10.82	8.33
1991	2,110	715,753	79.95	643,549	89.91	71.88	72,204	10.09	8.06
1992	1,871	633,725	78.56	567,459	89.54	70.35	66,266	10.46	8.21
1993	1,669	580,818	74.97	517,188	89.04	66.75	63,630	10.96	8.21
1994	1,543	546,274	70.57	485,568	88.89	62.73	60,706	11.11	7.84
1995	1,437	535,031	69.40	468,831	87.63	60.81	66,200	12.37	8.59
1996	1,334	519,940	67.58	448,921	86.34	58.35	71,019	13.66	9.23
1997	1,215	507,780	65.38	426,427	83.98	54.91	81,353	16.02	10.48
1998	1,145	498,552	61.01	403,298	80.89	49.35	95,253	19.11	11.66
1999	1,103	504,809	58.47	401,948	79.62	46.55	102,860	20.38	11.91

Definitions and footnotes are included in the appended Technical Notes.

**Table 2.1**  
**Balance Sheet Composition of Federally Insured Thrift Industry, 1984 - 1999**

**Assets**  
*(Dollars in Millions)*

End of Year	Cash and Invest. Securities (\$)	Mortgage-Backed Securities (\$)	1-4 Family Loans (\$)	Multi-Family Loans (\$)	Construction and Land Development (\$)	Non-Residential Loans (\$)	Consumer Loans (\$)	Commercial Loans (\$)	Real Estate Owned (\$)	Other Assets (\$)	Assets (\$)
1984	188,534	116,748	517,786	76,199	25,141	101,344	44,163	16,715	10,508	47,109	1,144,247
1985	197,745	120,506	542,636	88,192	64,535	89,684	57,686	24,418	15,469	61,776	1,262,647
1986	226,802	165,800	528,476	79,331	96,384	101,253	64,104	32,817	21,809	70,085	1,386,861
1987	221,024	223,978	561,131	89,260	89,930	112,122	69,899	34,028	28,803	71,936	1,502,111
1988	227,749	229,166	625,568	92,083	88,164	116,999	68,121	44,920	33,155	80,564	1,606,489
1989	190,838	189,577	592,339	83,832	65,907	104,825	58,293	40,731	27,294	73,876	1,427,512
1990	156,624	168,774	544,269	77,448	44,403	89,598	47,945	31,258	27,822	71,037	1,259,178
1991	135,468	153,927	506,432	70,586	26,571	74,495	40,694	22,930	22,209	59,690	1,113,002
1992	147,929	154,421	469,251	66,109	19,441	61,295	36,638	12,038	15,870	47,224	1,030,216
1993	143,666	163,362	455,760	64,283	19,026	56,367	37,568	9,825	8,420	42,612	1,000,889
1994	142,738	172,713	467,898	62,671	20,024	52,332	38,577	9,894	4,832	36,965	1,008,644
1995	110,907	215,660	477,711	59,921	21,723	50,623	40,421	12,215	3,475	33,085	1,025,741
1996	82,819	193,079	502,169	59,530	25,429	50,186	44,939	14,848	2,413	52,780	1,028,192
1997	101,759	180,601	506,980	57,612	19,758	47,509	47,677	16,209	2,084	46,030	1,026,219
1998	92,300	207,061	518,055	54,469	23,370	47,840	52,581	21,040	1,578	69,390	1,087,684
1999	98,271	221,723	530,225	55,591	29,073	53,418	62,099	26,534	1,125	70,667	1,148,726

**Liabilities and Equity**  
*(Dollars in Millions)*

End of Year	Thrifts (#)	Deposits (\$)	FHLB Advances (\$)	Other Borrowings (\$)	Other Liabilities (\$)	Total Liabilities (\$)	Equity Capital (\$)	Total Liabil. and Equity (\$)
1984	3,418	944,733	72,403	76,434	15,611	1,109,181	35,066	1,144,247
1985	3,626	1,022,739	85,810	89,315	20,002	1,217,866	44,781	1,262,647
1986	3,677	1,083,167	102,420	121,246	24,255	1,331,088	55,773	1,386,861
1987	3,622	1,137,819	121,014	167,870	21,654	1,448,357	53,754	1,502,111
1988	3,438	1,193,134	138,326	184,410	24,621	1,540,491	65,997	1,606,489
1989	3,087	1,081,417	116,676	137,158	22,890	1,358,141	69,371	1,427,512
1990	2,815	987,142	93,396	94,515	16,590	1,191,643	67,535	1,259,178
1991	2,561	906,681	66,483	57,951	13,259	1,044,374	68,628	1,113,002
1992	2,390	828,353	64,058	52,429	11,025	955,865	74,351	1,030,216
1993	2,262	774,144	76,035	60,514	11,774	922,467	78,422	1,000,889
1994	2,152	737,143	88,861	91,915	10,679	928,598	80,046	1,008,644
1995	2,030	741,892	95,912	89,183	12,691	939,678	86,063	1,025,741
1996	1,924	727,994	103,095	100,232	11,061	942,382	85,810	1,028,192
1997	1,779	704,115	118,620	100,572	13,516	936,823	89,396	1,026,219
1998	1,687	704,531	143,081	127,306	18,339	993,257	94,427	1,087,684
1999	1,640	707,097	231,449	95,770	19,451	1,053,767	94,959	1,148,726

Definitions and footnotes are included in the appended Technical Notes.

**Table 2.1.1**  
**Balance Sheet Percentage Composition of Federally Insured Thrift Industry, 1984 - 1999**

**Assets**

End of Year	Cash and Invest. Securities (%)	Mortgage-Backed Securities (%)	1-4 Family Loans (%)	Multi-Family Loans (%)	Construction and Land Development (%)	Non-Residential Loans (%)	Consumer Loans (%)	Commercial Loans (%)	Real Estate Owned (%)	Other Assets (%)	Total Assets (%)
1984	16.48	10.20	45.25	6.66	2.20	8.86	3.86	1.46	0.92	4.12	100.00
1985	15.66	9.54	42.98	6.98	5.11	7.10	4.57	1.93	1.23	4.89	100.00
1986	16.35	11.96	38.11	5.72	6.95	7.30	4.62	2.37	1.57	5.05	100.00
1987	14.71	14.91	37.36	5.94	5.99	7.46	4.65	2.27	1.92	4.79	100.00
1988	14.18	14.27	38.94	5.73	5.49	7.28	4.24	2.80	2.06	5.01	100.00
1989	13.37	13.28	41.49	5.87	4.62	7.34	4.08	2.85	1.91	5.18	100.00
1990	12.44	13.40	43.22	6.15	3.53	7.12	3.81	2.48	2.21	5.64	100.00
1991	12.17	13.83	45.50	6.34	2.39	6.69	3.66	2.06	2.00	5.36	100.00
1992	14.36	14.99	45.55	6.42	1.89	5.95	3.56	1.17	1.54	4.58	100.00
1993	14.35	16.32	45.54	6.42	1.90	5.63	3.75	0.98	0.84	4.26	100.00
1994	14.15	17.12	46.39	6.21	1.99	5.19	3.82	0.98	0.48	3.66	100.00
1995	10.81	21.02	46.57	5.84	2.12	4.94	3.94	1.19	0.34	3.23	100.00
1996	8.05	18.78	48.84	5.79	2.47	4.88	4.37	1.44	0.23	5.13	100.00
1997	9.92	17.60	49.40	5.61	1.93	4.63	4.65	1.58	0.20	4.49	100.00
1998	8.49	19.04	47.63	5.01	2.15	4.40	4.83	1.93	0.15	6.38	100.00
1999	8.55	19.30	46.16	4.84	2.53	4.65	5.41	2.31	0.10	6.15	100.00

**Liabilities and Equity**

End of Year	Thrifts (#)	Total Deposits (%)	FHLB Advances (%)	Other Borrowings (%)	Other Liabilities (%)	Total Liabilities (%)	Equity Capital (%)	Total Liabil. and Equity (%)
1984	3,418	82.56	6.33	6.68	1.36	96.94	3.06	100.00
1985	3,626	81.00	6.80	7.07	1.58	96.45	3.55	100.00
1986	3,677	78.10	7.39	8.74	1.75	95.98	4.02	100.00
1987	3,622	75.75	8.06	11.18	1.44	96.42	3.58	100.00
1988	3,438	74.27	8.61	11.48	1.53	95.89	4.11	100.00
1989	3,087	75.76	8.17	9.61	1.60	95.14	4.86	100.00
1990	2,815	78.40	7.42	7.51	1.32	94.64	5.36	100.00
1991	2,561	81.46	5.97	5.21	1.19	93.83	6.17	100.00
1992	2,390	80.41	6.22	5.09	1.07	92.78	7.22	100.00
1993	2,262	77.35	7.60	6.05	1.18	92.16	7.84	100.00
1994	2,152	73.08	8.81	9.11	1.06	92.06	7.94	100.00
1995	2,030	72.33	9.35	8.69	1.24	91.61	8.39	100.00
1996	1,924	70.80	10.03	9.75	1.08	91.65	8.35	100.00
1997	1,779	68.61	11.56	9.80	1.32	91.29	8.71	100.00
1998	1,687	64.77	13.15	11.70	1.69	91.32	8.68	100.00
1999	1,640	61.55	20.15	8.34	1.69	91.73	8.27	100.00

Definitions and footnotes are included in the appended Technical Notes.

**Table 2.2**  
**Composition of OTS-Regulated Thrift Industry Assets, 1940 - 1999<sup>5</sup>**  
*(Dollars in Millions)*

End of Year	Cash and Investment Securities (\$)	Mortgage-Backed Securities (\$)	1-4 Family Loans (\$)	Multi-Family Loans (\$)	Const. Loans (\$)	Land Loans (\$)	Non-Residential Loans (\$)	Consumer Loans (\$)	Commercial Loans (\$)	Real Estate Owned (\$)	Other Assets (\$)	Less: Contra Assets (\$)	Total Assets (\$)
1940	207		2,340								379		2,926
1941	263		2,747								343		3,353
1942	466		2,870								307		3,643
1943	902		3,007								264		4,173
1944	1,508		3,248								239		4,995
1945	2,159		3,747								217		6,123
1946	1,874		5,207								213		7,294
1947	1,725		6,564								239		8,528
1948	1,659		7,770								286		9,715
1949	1,907		9,015								356		11,278
1950	2,004		11,182								505		13,691
1951	2,332		13,229								643		16,204
1952	2,764		16,085								807		19,656
1953	3,092		19,517								984		23,593
1954	3,663		23,558								1,146		28,367
1955	4,133		28,686								1,379		34,198
1956	4,778		32,917								1,643		39,338
1957	5,418		37,094								1,947		44,459
1958	6,461		42,594								2,256		51,311
1959	6,848		49,970								2,732		59,550
1960	7,426		56,812								3,192		67,430
1961	8,697		65,525								3,762		77,984
1962	9,690		75,550								4,305		89,545
1963	10,694		87,453								5,007		103,154
1964	11,285		97,612								5,775		114,672
1965	11,647		106,333								6,596		124,576
1966	11,609		110,511								6,925		129,045
1967	13,395		117,832					1,222			6,040		138,489
1968	13,529		126,756					1,368			6,083		147,736
1969	13,295		136,031					1,619			5,843		156,788
1970	15,846		146,043					1,913		724	6,119		170,645
1971	20,245		169,568					2,865		744	6,562		199,984
1972	23,552		200,876					3,821		752	7,348		236,349
1973	20,304		226,155					3,242		883	14,213		264,797
1974	22,444		243,554					3,721		1,187	17,317		288,223
1975	29,900		272,456			1,957		4,153		1,623	20,170		330,259
1976	34,606	10,377	302,508	13,824	3,313			6,295		1,884	10,365		383,172
1977	38,038	12,698	355,682	18,407	3,890			7,433		1,755	12,094		449,997
1978	43,403	16,079	346,098	35,165	21,366	4,351	10,813	8,783	7,760	1,684	18,171	16,386	497,287
1979	45,866	19,926	383,988	36,700	21,350	5,140	15,328	12,217	9,784	1,777	23,202	20,920	554,358
1980	55,940	26,770	407,873	37,179	16,659	5,365	18,375	14,284	11,708	2,256	27,520	20,152	603,777
1981	61,066	32,802	422,061	36,810	16,006	5,960	18,226	15,043	13,281	3,253	31,951	16,638	639,821
1982	80,607	61,050	398,140	39,568	22,394	6,792	19,895	16,637	16,070	5,392	50,692	31,012	686,225
1983	109,667	92,730	422,024	51,286	43,274	12,814	27,561	21,824	22,949	3,694	60,103	54,156	813,770
1984	146,580	116,952	471,566	68,419	59,932	23,488	90,432	37,004	13,303	5,473	29,168	49,348	1,012,969
1985	152,566	120,768	487,344	80,074	30,007	31,973	77,403	48,616	19,605	9,723	102,671	50,961	1,109,789
1986	174,081	166,239	465,670	70,152	59,932	31,919	86,481	53,521	26,030	16,053	108,101	49,771	1,208,408
1987	176,067	210,966	484,458	76,677	54,262	27,660	92,900	58,071	24,727	25,297	111,614	53,718	1,288,981
1988	191,785	209,418	526,937	78,265	52,124	25,735	93,768	62,068	34,565	27,967	113,118	46,907	1,368,843
1989	159,657	168,459	489,260	69,158	40,057	15,999	80,252	54,835	30,330	21,792	91,126	34,019	1,186,906
1990	137,052	149,098	442,967	63,160	26,218	10,879	64,952	46,310	22,499	22,329	69,029	25,328	1,029,165
1991	115,810	127,304	408,322	57,316	15,655	6,436	52,653	40,725	16,928	17,124	55,972	18,949	895,296
1992	127,184	116,849	368,748	53,180	11,992	4,173	42,727	36,011	7,225	12,650	42,599	16,676	806,662
1993	120,949	119,530	354,750	53,335	12,669	3,719	38,687	35,375	5,152	6,802	39,345	15,538	774,775
1994	112,943	127,554	364,022	51,273	13,642	3,304	34,531	35,913	5,218	3,785	37,608	15,724	774,069
1995	109,034	125,457	365,290	48,760	14,739	3,478	32,876	37,796	7,198	2,754	37,978	14,377	770,982
1996	98,256	110,977	383,858	48,784	17,572	3,784	32,642	39,858	9,394	2,280	38,107	16,145	769,367
1997	95,893	103,815	390,763	47,463	11,319	3,502	30,242	44,864	11,499	1,815	40,824	5,372	776,627
1998	126,672	93,322	400,820	44,021	13,753	3,905	29,469	47,376	15,566	1,470	46,177	5,337	817,214
1999	139,143	94,759	408,008	43,895	17,564	4,881	32,616	56,342	20,327	1,022	50,077	5,240	863,394

Definitions and footnotes are included in the appended Technical Notes.

**Table 2.2.1**  
**Percentage Composition of OTS-Regulated Thrift Industry Assets, 1940 - 1999**<sup>5</sup>

End of Year	Cash and Investment Securities (%)	Mortgage Backed Securities (%)	1-4 Family Loans (%)	Multi-Family Loans (%)	Const. Loans (%)	Land Loans (%)	Non-Residential Loans (%)	Consumer Loans (%)	Comm. Loans (%)	Real Estate Owned (%)	Other Assets (%)	Less: Contra Assets (%)	Total Assets (%)
1940	7.07		79.97								12.95		100.00
1941	7.84		81.93								10.23		100.00
1942	12.79		78.78								8.43		100.00
1943	21.62		72.06								6.33		100.00
1944	30.19		65.03								4.78		100.00
1945	35.26		61.20								3.54		100.00
1946	25.69		71.39								2.92		100.00
1947	20.23		76.97								2.80		100.00
1948	17.08		79.98								2.94		100.00
1949	16.91		79.93								3.16		100.00
1950	14.64		81.67								3.69		100.00
1951	14.39		81.64								3.97		100.00
1952	14.06		81.83								4.11		100.00
1953	13.11		82.72								4.17		100.00
1954	12.91		83.05								4.04		100.00
1955	12.09		83.88								4.03		100.00
1956	12.15		83.68								4.18		100.00
1957	12.19		83.43								4.38		100.00
1958	12.59		83.01								4.40		100.00
1959	11.50		83.91								4.59		100.00
1960	11.01		84.25								4.73		100.00
1961	11.15		84.02								4.82		100.00
1962	10.82		84.37								4.81		100.00
1963	10.37		84.78								4.85		100.00
1964	9.84		85.12								5.04		100.00
1965	9.35		85.36								5.29		100.00
1966	9.00		85.64								5.37		100.00
1967	9.67		85.08						0.88		4.36		100.00
1968	9.16		85.80						0.93		4.12		100.00
1969	8.48		86.76						1.03		3.73		100.00
1970	9.29		85.58						1.12	0.42	3.59		100.00
1971	10.12		84.79						1.43	0.37	3.28		100.00
1972	9.96		84.99						1.62	0.32	3.11		100.00
1973	7.67		85.41						1.22	0.33	5.37		100.00
1974	7.79		84.50						1.29	0.41	6.01		100.00
1975	9.05		82.50		0.59				1.26	0.49	6.11		100.00
1976	9.03	2.71	78.95	3.61	0.86				1.64	0.49	2.71		100.00
1977	8.45	2.82	79.04	4.09	0.86				1.65	0.39	2.69		100.00
1978	8.73	3.23	69.60	7.07	4.30	0.87	2.17	1.77	1.56	0.34	3.65	3.30	100.00
1979	8.27	3.59	69.27	6.62	3.85	0.93	2.77	2.20	1.76	0.32	4.19	3.77	100.00
1980	9.27	4.43	67.55	6.16	2.76	0.89	3.04	2.37	1.94	0.37	4.56	3.34	100.00
1981	9.54	5.13	65.97	5.75	2.50	0.93	2.85	2.35	2.08	0.51	4.99	2.60	100.00
1982	11.75	8.90	58.02	5.77	3.26	0.99	2.90	2.42	2.34	0.79	7.39	4.52	100.00
1983	13.48	11.40	51.86	6.30	5.32	1.57	3.39	2.68	2.82	0.45	7.39	6.65	100.00
1984	14.47	11.55	46.55	6.75	5.92	2.32	8.93	3.65	1.31	0.54	2.88	4.87	100.00
1985	13.75	10.88	43.91	7.22	2.70	2.88	6.97	4.38	1.77	0.88	9.25	4.59	100.00
1986	14.41	13.76	38.54	5.81	4.96	2.64	7.16	4.43	2.15	1.33	8.95	4.12	100.00
1987	13.66	16.37	37.58	5.95	4.21	2.15	7.21	4.51	1.92	1.96	8.66	4.17	100.00
1988	14.01	15.30	38.50	5.72	3.81	1.88	6.85	4.53	2.53	2.04	8.26	3.43	100.00
1989	13.45	14.19	41.22	5.83	3.37	1.35	6.76	4.62	2.56	1.84	7.68	2.87	100.00
1990	13.32	14.49	43.04	6.14	2.55	1.06	6.31	4.50	2.19	2.17	6.71	2.46	100.00
1991	12.94	14.22	45.61	6.40	1.75	0.72	5.88	4.55	1.89	1.91	6.25	2.12	100.00
1992	15.77	14.49	45.71	6.59	1.49	0.52	5.30	4.46	0.90	1.57	5.28	2.07	100.00
1993	15.61	15.43	45.79	6.88	1.64	0.48	4.99	4.57	0.66	0.88	5.08	2.01	100.00
1994	14.59	16.48	47.03	6.62	1.76	0.43	4.46	4.64	0.67	0.49	4.86	2.03	100.00
1995	14.14	16.27	47.38	6.32	1.91	0.45	4.26	4.90	0.93	0.36	4.93	1.86	100.00
1996	12.77	14.42	49.89	6.34	2.28	0.49	4.24	5.18	1.22	0.30	4.95	2.10	100.00
1997	12.35	13.37	50.32	6.11	1.46	0.45	3.89	5.78	1.48	0.23	5.26	0.69	100.00
1998	15.50	11.42	49.05	5.39	1.68	0.48	3.61	5.80	1.90	0.18	5.65	0.65	100.00
1999	16.12	10.98	47.26	5.08	2.03	0.57	3.78	6.53	2.35	0.12	5.80	0.61	100.00

Definitions and footnotes are included in the appended Technical Notes.

**Table 2.3**  
**Composition of OTS-Regulated Thrift Industry Liabilities and Equity, 1940 - 1999**  
*(Dollars in Millions)*

End of Year	Thrifts (#)	Total Deposits (\$)	Insured Deposits (\$)	Uninsured Deposits (\$)	FHLB Advances (\$)	Reverse Repo. (\$)	Other Borrowings (\$)	Other Liabilities (\$)	Total Liabilities (\$)	Equity Capital (\$)	Total Liabil. and Capital (\$)
1940	2,277	2,207	2,082	125	171		9	347	2,734	192	2,926
1941	2,343	2,599	2,445	154	193		11	327	3,130	223	3,353
1942	2,398	2,982	2,855	127	114		7	275	3,378	265	3,643
1943	2,447	3,571	3,417	154	100		16	179	3,866	307	4,173
1944	2,466	4,319	4,137	182	123		54	148	4,644	351	4,995
1945	2,475	5,211	4,941	270	185		122	193	5,711	412	6,123
1946	2,496	6,184	5,811	373	273		79	269	6,805	489	7,294
1947	2,536	7,177	6,712	465	392		62	319	7,950	578	8,528
1948	2,616	8,255	7,716	539	454		41	289	9,039	676	9,715
1949	2,756	9,700	9,064	636	391		30	353	10,474	804	11,278
1950	2,860	11,374	11,158	216	753		46	533	12,706	985	13,691
1951	3,020	13,653	13,323	330	751		46	565	15,015	1,189	16,204
1952	3,172	16,732	16,271	461	817		43	662	18,254	1,402	19,656
1953	3,304	20,252	19,587	665	908		40	750	21,950	1,643	23,593
1954	3,433	24,529	23,746	783	835		51	1,026	26,441	1,926	28,367
1955	3,544	29,241	28,145	1,096	1,381		92	1,183	31,897	2,301	34,198
1956	3,666	34,152	32,875	1,277	1,197		77	1,213	36,639	2,699	39,338
1957	3,772	38,773	37,334	1,439	1,236		75	1,266	41,350	3,109	44,459
1958	3,881	44,670	42,722	1,948	1,275		109	1,661	47,715	3,596	51,311
1959	3,979	51,160	48,797	2,363	2,110		207	1,931	55,408	4,142	59,550
1960	4,098	58,662	55,808	2,854	1,965		170	1,902	62,699	4,731	67,430
1961	4,221	67,312	64,139	3,173	2,661		156	2,392	72,521	5,463	77,984
1962	4,332	76,743	72,535	4,208	3,463		121	2,913	83,240	6,305	89,545
1963	4,419	87,526	82,048	5,478	4,767		204	3,671	96,168	6,986	103,154
1964	4,463	97,861	92,870	4,991	5,309		238	3,559	106,967	7,705	114,672
1965	4,508	106,103	99,052	7,051	5,973		403	3,544	116,023	8,553	124,576
1966	4,510	109,772	106,955	2,817	6,919		477	2,920	120,088	8,957	129,045
1967	4,487	120,184	116,562	3,622	4,377		298	4,219	129,078	9,411	138,489
1968	4,470	127,244	123,184	4,060	5,213		363	4,743	137,563	10,173	147,736
1969	4,438	130,995	128,883	2,112	9,186		436	5,099	145,716	11,072	156,788
1970	4,365	141,703	137,146	4,557	10,474		343	6,305	158,825	11,820	170,645
1971	4,271	169,045	163,450	5,595	7,902		995	9,057	186,999	12,985	199,984
1972	4,191	200,970	190,942	10,028	7,952		1,737	11,164	221,823	14,526	236,349
1973	4,163	220,893	209,979	10,914	14,929		2,049	10,417	248,288	16,509	264,797
1974	4,141	236,689	232,336	4,353	21,463		3,121	9,082	270,355	17,868	288,223
1975	4,078	278,774	271,451	7,323	17,505		3,036	11,769	311,084	19,175	330,259
1976	4,044	328,214	316,700	11,514	15,680		3,302	14,604	361,800	21,372	383,172
1977	4,065	378,782	362,816	15,966	19,908		7,712	19,070	425,472	24,525	449,997
1978	4,048	420,382	406,216	14,166	31,937	5,883	2,075	8,888	469,166	28,121	497,287
1979	4,038	459,501	432,668	26,833	40,374	6,404	4,306	12,175	522,760	31,598	554,358
1980	3,993	498,701	459,034	39,667	47,006	8,465	3,723	13,529	571,424	32,353	603,777
1981	3,751	512,270	464,786	47,484	63,281	16,055	5,627	15,554	612,787	27,034	639,821
1982	3,287	549,957	494,455	55,502	64,272	23,310	4,880	18,238	660,657	25,568	686,225
1983	3,146	667,268	587,216	80,052	57,253	27,456	6,441	22,373	780,790	32,980	813,770
1984	3,160	822,726	706,130	116,596	72,676	49,817	25,325	14,515	985,059	27,910	1,012,969
1985	3,274	883,726	772,481	111,245	86,161	48,539	37,334	18,858	1,074,618	35,171	1,109,789
1986	3,247	929,958	809,831	120,127	103,152	63,149	48,571	22,068	1,166,898	41,510	1,208,408
1987	3,169	963,341	834,879	128,462	121,686	87,585	59,682	19,553	1,251,847	37,134	1,288,981
1988	2,969	1,001,085	867,014	134,071	138,349	91,395	68,763	21,405	1,320,997	47,846	1,368,843
1989	2,616	883,647	771,474	112,173	116,683	56,030	59,126	19,283	1,134,769	52,137	1,186,906
1990	2,359	792,429	706,670	85,759	93,390	40,893	37,300	13,451	977,463	51,702	1,029,165
1991	2,110	715,753	643,549	72,204	66,485	21,566	27,195	11,136	842,135	53,161	895,296
1992	1,871	633,725	567,459	66,266	64,056	22,191	21,498	9,324	750,794	55,868	806,662
1993	1,669	580,818	517,188	63,630	76,035	28,169	22,137	9,490	716,649	58,126	774,775
1994	1,543	546,274	485,568	60,706	88,861	42,962	29,553	8,513	716,163	57,906	774,069
1995	1,437	535,031	468,831	66,200	85,144	44,253	35,023	9,788	709,239	61,743	770,982
1996	1,334	519,940	448,921	71,019	103,426	39,670	30,000	15,389	708,425	60,942	769,367
1997	1,215	507,781	426,427	81,353	118,512	38,486	25,074	22,114	711,967	64,660	776,627
1998	1,145	498,551	403,298	95,253	143,081	49,426	32,467	26,444	749,969	67,245	817,214
1999	1,103	504,809	401,948	102,860	189,872	63,446	17,037	20,943	796,105	67,288	863,394

Definitions and footnotes are included in the appended Technical Notes.

**Table 2.3.1**  
**Percentage Composition of OTS-Regulated Thrift Industry Liabilities and Equity, 1940 - 1999**  
*(Percentage to Total Assets)*

End of Year	Thrifts (#)	Deposits (%)	Insured Deposits (%)	Uninsured Deposits (%)	FHLB Advances (%)	Reverse Repo. (%)	Other Borrowings (%)	Other Liabilities (%)	Total Liabilities (%)	Equity Capital (%)	Total Liabil. and Capital (%)
1940	2,277	75.43	71.16	4.27	5.84		0.31	11.86	93.44	6.56	100.00
1941	2,343	77.51	72.92	4.59	5.76		0.33	9.75	93.35	6.65	100.00
1942	2,398	81.86	78.37	3.49	3.13		0.19	7.55	92.73	7.27	100.00
1943	2,447	85.57	81.88	3.69	2.40		0.38	4.29	92.64	7.36	100.00
1944	2,466	86.47	82.82	3.64	2.46		1.08	2.96	92.97	7.03	100.00
1945	2,475	85.11	80.70	4.41	3.02		1.99	3.15	93.27	6.73	100.00
1946	2,496	84.78	79.67	5.11	3.74		1.08	3.69	93.30	6.70	100.00
1947	2,536	84.16	78.71	5.45	4.60		0.73	3.74	93.22	6.78	100.00
1948	2,616	84.97	79.42	5.55	4.67		0.42	2.97	93.04	6.96	100.00
1949	2,756	86.01	80.37	5.64	3.47		0.27	3.13	92.87	7.13	100.00
1950	2,860	83.08	81.50	1.58	5.50		0.34	3.89	92.81	7.19	100.00
1951	3,020	84.26	82.22	2.04	4.63		0.28	3.49	92.66	7.34	100.00
1952	3,172	85.12	82.78	2.35	4.16		0.22	3.37	92.87	7.13	100.00
1953	3,304	85.84	83.02	2.82	3.85		0.17	3.18	93.04	6.96	100.00
1954	3,433	86.47	83.71	2.76	2.94		0.18	3.62	93.21	6.79	100.00
1955	3,544	85.51	82.30	3.20	4.04		0.27	3.46	93.27	6.73	100.00
1956	3,666	86.82	83.57	3.25	3.04		0.20	3.08	93.14	6.86	100.00
1957	3,772	87.21	83.97	3.24	2.78		0.17	2.85	93.01	6.99	100.00
1958	3,881	87.06	83.26	3.80	2.48		0.21	3.24	92.99	7.01	100.00
1959	3,979	85.91	81.94	3.97	3.54		0.35	3.24	93.04	6.96	100.00
1960	4,098	87.00	82.76	4.23	2.91		0.25	2.82	92.98	7.02	100.00
1961	4,221	86.32	82.25	4.07	3.41		0.20	3.07	92.99	7.01	100.00
1962	4,332	85.70	81.00	4.70	3.87		0.14	3.25	92.96	7.04	100.00
1963	4,419	84.85	79.54	5.31	4.62		0.20	3.56	93.23	6.77	100.00
1964	4,463	85.34	80.99	4.35	4.63		0.21	3.10	93.28	6.72	100.00
1965	4,508	85.17	79.51	5.66	4.79		0.32	2.84	93.13	6.87	100.00
1966	4,510	85.06	82.88	2.18	5.36		0.37	2.26	93.06	6.94	100.00
1967	4,487	86.78	84.17	2.62	3.16		0.22	3.05	93.20	6.80	100.00
1968	4,470	86.13	83.38	2.75	3.53		0.25	3.21	93.11	6.89	100.00
1969	4,438	83.55	82.20	1.35	5.86		0.28	3.25	92.94	7.06	100.00
1970	4,365	83.04	80.37	2.67	6.14		0.20	3.69	93.07	6.93	100.00
1971	4,271	84.53	81.73	2.80	3.95		0.50	4.53	93.51	6.49	100.00
1972	4,191	85.03	80.79	4.24	3.36		0.73	4.72	93.85	6.15	100.00
1973	4,163	83.42	79.30	4.12	5.64		0.77	3.93	93.77	6.23	100.00
1974	4,141	82.12	80.61	1.51	7.45		1.08	3.15	93.80	6.20	100.00
1975	4,078	84.41	82.19	2.22	5.30		0.92	3.56	94.19	5.81	100.00
1976	4,044	85.66	82.65	3.00	4.09		0.86	3.81	94.42	5.58	100.00
1977	4,065	84.17	80.63	3.55	4.42		1.71	4.24	94.55	5.45	100.00
1978	4,048	84.54	81.69	2.85	6.42	1.18	0.42	1.79	94.35	5.65	100.00
1979	4,038	82.89	78.05	4.84	7.28	1.16	0.78	2.20	94.30	5.70	100.00
1980	3,993	82.60	76.03	6.57	7.79	1.40	0.62	2.24	94.64	5.36	100.00
1981	3,751	80.06	72.64	7.42	9.89	2.51	0.88	2.43	95.77	4.23	100.00
1982	3,287	80.14	72.05	8.09	9.37	3.40	0.71	2.66	96.27	3.73	100.00
1983	3,146	82.00	72.16	9.84	7.04	3.37	0.79	2.75	95.95	4.05	100.00
1984	3,160	81.22	69.71	11.51	7.17	4.92	2.50	1.43	97.24	2.76	100.00
1985	3,274	79.63	69.61	10.02	7.76	4.37	3.36	1.70	96.83	3.17	100.00
1986	3,247	76.96	67.02	9.94	8.54	5.23	4.02	1.83	96.56	3.44	100.00
1987	3,169	74.74	64.77	9.97	9.44	6.79	4.63	1.52	97.12	2.88	100.00
1988	2,969	73.13	63.34	9.79	10.11	6.68	5.02	1.56	96.50	3.50	100.00
1989	2,616	74.45	65.00	9.45	9.83	4.72	4.98	1.62	95.61	4.39	100.00
1990	2,359	77.00	68.66	8.33	9.07	3.97	3.62	1.31	94.98	5.02	100.00
1991	2,110	79.95	71.88	8.06	7.43	2.41	3.04	1.24	94.06	5.94	100.00
1992	1,871	78.56	70.35	8.21	7.94	2.75	2.67	1.16	93.07	6.93	100.00
1993	1,669	74.97	66.75	8.21	9.81	3.64	2.86	1.22	92.50	7.50	100.00
1994	1,543	70.57	62.73	7.84	11.48	5.55	3.82	1.10	92.52	7.48	100.00
1995	1,437	69.40	60.81	8.59	11.04	5.74	4.54	1.27	91.99	8.01	100.00
1996	1,334	67.58	58.35	9.23	13.44	5.16	3.90	2.00	92.08	7.92	100.00
1997	1,215	65.38	54.91	10.48	15.26	4.96	3.23	2.85	91.67	8.33	100.00
1998	1,145	61.01	49.35	11.66	17.51	6.05	3.97	3.24	91.77	8.23	100.00
1999	1,103	58.47	46.55	11.91	21.99	7.35	1.97	2.43	92.21	7.79	100.00

Definitions and footnotes are included in the appended Technical Notes.

**Table 3.1**  
**OTS-Regulated Thrift Industry Earnings and Profitability, 1940 -1999** <sup>3, 4</sup>

Year	Net Income (\$ Billions)	Return on Assets (%)	Return on Equity (%)	Profitable			Unprofitable		
				Number (#)	Assets (\$ Billions)	Gross Profits (\$ Millions)	Number (#)	Assets (\$ Billions)	Gross Losses (\$ Millions)
1940	0.025	0.92	3.68						
1941	0.010	0.32	4.82						
1942	0.039	1.11	15.98						
1943	0.042	1.07	14.68						
1944	0.042	0.92	12.76						
1945	0.061	1.10	15.99						
1946	0.080	1.20	17.76						
1947	0.083	1.05	15.56						
1948	0.082	1.02	13.08						
1949	0.110	1.04	14.86						
1950	0.148	0.59	16.54						
1951	0.164	1.10	15.09						
1952	0.180	1.00	13.89						
1953	0.220	1.07	14.45						
1954	0.274	1.06	15.35						
1955	0.344	1.10	16.28						
1956	0.375	1.02	15.00						
1957	0.396	0.95	13.64						
1958	0.465	0.97	13.87						
1959	0.538	1.05	13.90						
1960	0.548	0.86	12.35						
1961	0.712	0.98	13.97						
1962	0.817	0.98	13.88						
1963	0.672	0.70	10.11						
1964	0.788	0.72	10.74						
1965	0.785	0.67	9.70						
1966	0.609	0.50	6.95						
1967	0.595	0.46	6.43						
1968	0.846	0.60	4.28						
1969	1.013	0.68	9.47						
1970	0.925	0.57	8.02						
1971	1.314	0.71	10.51						
1972	1.687	0.77	12.14						
1973	1.897	0.76	12.15						
1974	1.483	0.54	8.63						
1975	1.448	0.47	7.82						
1976	2.250	0.63	5.55						
1977	3.198	0.77	13.94						
1978	3.920	0.83	14.84	3,939	491	3,960	109	6	(41)
1979	3.613	0.69	11.25	3,774	532	3,699	264	23	(86)
1980	0.781	0.14	2.43	2,570	404	1,558	1,423	200	(777)
1981	(4.631)	(0.74)	(15.57)	569	56	425	3,182	584	(5,056)
1982	(4.142)	(0.63)	(17.52)	1,059	270	1,332	2,228	416	(5,475)
1983	1.945	0.26	8.50	2,038	543	3,834	1,108	270	(1,889)
1984	0.994	0.12	3.72	2,261	720	4,267	899	293	(3,273)
1985	4.010	0.38	12.71	2,571	935	7,659	703	175	(3,649)
1986	0.610	0.05	1.59	2,364	933	9,506	883	276	(8,896)
1987	(7.407)	(0.60)	(18.84)	2,046	863	7,066	1,123	426	(14,473)
1988	(13.263)	(1.00)	(31.21)	2,014	898	5,883	955	471	(19,146)
1989	(6.783)	(0.54)	(14.14)	1,774	742	5,132	842	445	(11,914)
1990	(3.817)	(0.35)	(7.65)	1,737	688	4,773	622	341	(8,551)
1991	1.195	0.13	1.88	1,775	714	5,693	335	181	(4,498)
1992	5.103	0.61	9.33	1,683	644	7,064	188	162	(1,961)
1993	4.917	0.63	8.66	1,534	651	6,946	135	124	(2,029)
1994	4.275	0.56	7.36	1,391	697	5,957	152	77	(1,682)
1995	5.360	0.70	9.00	1,304	671	6,035	133	100	(675)
1996	4.740	0.62	7.78	1,235	725	5,915	99	44	(1,175)
1996 Adj	6.802	0.89	11.15						
1997	6.452	0.85	10.50	1,111	736	7,003	104	41	(551)
1998	7.581	0.97	11.44	1,021	733	8,061	124	85	(481)
1999	8,240	0.98	12.18	978	841	8,512	125	22	(271)

1996 adjusted data exclude the net SAIF special assessment of \$2.1 billion incurred in the third quarter.

Definitions and footnotes are included in the appended Technical Notes.

**Table 3.2**  
**OTS-Regulated Thrift Industry Quarterly ROA, 1984 - 1999<sup>4</sup>**  
*(Dollars in Thousands)*

Quarterly Period	Thrifts (#)	Quarter-End Assets (\$)	Avg. Assets (\$)	Net Income (\$)	ROA (%)
<b>1984-Mar</b>	3,159	885,721,786	849,745,617	300,110	0.16
Jun	3,169	935,609,201	910,592,288	725,519	0.32
Sep	3,161	972,188,153	953,898,677	114,232	0.04
Dec	3,160	1,012,968,564	992,149,956	(146,338)	(0.04)
<b>1985-Mar</b>	3,186	1,028,410,432	1,020,465,759	512,392	0.20
Jun	3,207	1,050,670,340	1,039,193,374	1,142,164	0.44
Sep	3,252	1,080,693,052	1,065,481,649	1,180,727	0.44
Dec	3,274	1,109,789,098	1,094,345,089	1,174,671	0.43
<b>1986-Mar</b>	3,281	1,131,105,686	1,165,252,152	1,709,275	0.59
Jun	3,277	1,166,410,131	1,148,731,427	330,431	0.12
Sep	3,261	1,185,748,151	1,173,441,399	73,221	0.02
Dec	3,247	1,208,407,711	1,194,619,642	(1,502,824)	(0.50)
<b>1987-Mar</b>	3,228	1,214,525,722	1,209,826,918	217,088	0.07
Jun	3,216	1,248,191,828	1,230,998,537	(1,786,031)	(0.58)
Sep	3,200	1,254,050,447	1,243,024,180	(1,889,944)	(0.61)
Dec	3,169	1,288,980,986	1,269,920,786	(3,947,769)	(1.24)
<b>1988-Mar</b>	3,140	1,301,246,288	1,293,553,191	(3,836,136)	(1.19)
Jun	3,113	1,328,322,943	1,313,172,927	(4,013,608)	(1.22)
Sep	3,046	1,363,805,761	1,345,468,358	(1,768,119)	(0.53)
Dec	2,969	1,368,843,328	1,348,952,655	(3,644,730)	(1.06)
<b>1989-Mar</b>	2,784	1,289,558,319	1,288,907,851	36,113	0.01
Jun	2,714	1,268,510,498	1,265,908,145	(765,968)	(0.24)
Sep	2,668	1,237,259,308	1,247,640,352	(2,675,126)	(0.84)
Dec	2,616	1,186,905,609	1,199,850,574	(3,377,651)	(1.13)
<b>1990-Mar</b>	2,523	1,102,658,230	1,105,193,778	(528,647)	(0.19)
Jun	2,470	1,087,294,254	1,087,751,889	(366,565)	(0.13)
Sep	2,405	1,067,128,393	1,073,385,657	(1,081,881)	(0.40)
Dec	2,359	1,029,165,418	1,036,792,632	(1,840,216)	(0.71)
<b>1991-Mar</b>	2,299	980,523,675	987,175,407	559,423	0.23
Jun	2,232	942,951,097	949,453,159	77,131	0.03
Sep	2,163	919,298,131	919,451,543	14,704	0.01
Dec	2,110	895,295,668	901,170,586	543,773	0.24
<b>1992-Mar</b>	2,077	872,122,195	873,649,885	1,550,501	0.71
Jun	2,026	852,142,613	855,521,224	1,252,199	0.59
Sep	1,969	827,573,457	828,380,480	1,248,395	0.60
Dec	1,871	806,662,386	804,548,394	1,051,514	0.52
<b>1993-Mar</b>	1,816	795,082,170	792,884,830	1,805,116	0.91
Jun	1,756	785,025,447	781,282,905	1,260,073	0.65
Sep	1,719	785,439,328	782,453,254	776,939	0.40
Dec	1,669	774,774,555	771,681,600	1,074,742	0.56
<b>1994-Mar</b>	1,631	768,892,890	767,531,415	750,300	0.39
Jun	1,612	772,785,493	767,404,918	1,235,303	0.64
Sep	1,578	772,143,342	764,886,560	1,240,823	0.65
Dec	1,543	774,069,139	766,528,858	1,048,652	0.55
<b>1995-Mar</b>	1,512	779,582,582	772,492,057	1,164,779	0.60
Jun	1,477	777,408,585	772,901,496	1,345,613	0.70
Sep	1,460	775,024,762	772,627,035	1,587,266	0.82
Dec	1,437	770,982,718	766,153,271	1,280,204	0.67
<b>1996-Mar</b>	1,416	762,862,503	766,922,611	1,827,378	0.96
Jun	1,397	768,186,861	765,524,682	1,927,084	1.01
Sep	1,378	777,776,814	772,981,838	(482,940)	(0.26)
Sep. Adj.				1,579,076	0.82
Dec	1,334	769,367,377	773,572,096	1,468,254	0.77
<b>1997-Mar</b>	1,301	764,601,401	766,984,389	1,725,478	0.91
Jun	1,272	768,988,986	766,795,194	1,686,586	0.89
Sep	1,238	762,795,996	765,892,491	1,341,942	0.71
Dec	1,215	776,627,133	769,711,565	1,698,127	0.89
<b>1998-Mar</b>	1,192	780,150,968	769,811,959	1,866,794	0.97
Jun	1,178	786,300,991	783,353,645	2,095,471	1.07
Sep	1,167	795,204,534	788,510,442	2,227,542	1.13
Dec	1,145	817,213,630	794,852,571	1,390,992	0.70
<b>1999-Mar</b>	1,129	835,035,075	826,323,613	2,060,578	1.00
Jun	1,115	846,679,414	840,857,245	2,111,916	1.01
Sep	1,111	862,730,009	854,704,712	2,089,145	0.98
Dec	1,103	863,393,574	863,061,792	1,978,585	0.93

1996 adjusted data exclude the net SAIF special assessment of \$2.1 billion incurred in the third quarter.  
Definitions and footnotes are included in the appended Technical Notes.

**Table 3.3**  
**OTS-Regulated Thrift Industry Income Statement Detail, 1978 - 1999<sup>6</sup>**  
*(Dollars in Millions)*

End of Year	Interest Income (\$)	Interest Expense (\$)	Net Interest Income Before Provisions For Losses (\$)	Provision for Losses Interest Bearing Assets (\$)	Net Interest Income After Provisions For Losses (\$)	Noninterest Income (\$)	Noninterest Expense (\$)	Net Income Before Taxes, Net Sales of Assets, and Other Adjustments (\$)
1978	37,917	28,705	9,212		9,212	3,027	6,519	5,720
1979	45,630	36,479	9,151		9,151	3,497	7,459	5,189
1980	52,880	47,437	5,443		5,443	4,082	8,339	1,186
1981	61,672	63,194	(1,522)		(1,522)	4,882	9,511	(6,151)
1982	66,802	69,751	(2,949)		(2,949)	8,574	11,345	(5,720)
1983	75,293	69,229	6,064		6,064	10,885	14,429	2,520
1984	96,298	88,637	7,661	1,424	6,237	10,827	16,296	768
1985	105,343	91,523	13,820	4,090	9,730	10,280	20,484	3,614
1986	104,730	87,426	17,304	2,359	14,945	13,199	24,696	3,448
1987	103,363	84,125	19,238	9,462	9,776	9,574	26,735	(7,385)
1988	110,751	92,499	18,252	13,972	4,280	7,771	25,586	(13,557)
1989	114,265	95,668	18,597	8,664	9,933	7,507	25,746	(8,306)
1990	98,062	77,776	20,286	6,647	13,639	5,251	21,385	(3,409)
1991	81,786	59,780	22,006	4,920	17,086	6,016	19,291	2,264
1992	64,039	39,692	24,347	4,142	20,205	6,251	18,157	6,855
1993	52,536	29,018	23,518	3,582	19,936	5,744	17,495	7,141
1994	49,853	27,648	22,205	2,092	20,113	4,080	17,597	7,447
1995	55,246	34,717	20,529	1,736	18,793	4,814	16,143	7,464
1996	55,165	33,375	21,789	2,114	19,675	5,562	19,858	5,379
1997	55,296	33,479	21,816	1,989	19,827	5,756	16,797	8,787
1998	54,897	33,400	21,497	1,587	19,910	6,175	18,196	7,889
1999	57,006	34,104	22,902	1,304	21,598	9,069	17,699	12,967

End of Year	Net Gain (Loss) on Sale of Assets (\$)	Taxes (\$)	Other (\$)	Net Income (\$)	Preferred and Common Stock Cash Dividends (\$)	Gross Profits (\$)	Gross Losses (\$)
1978		1,800		3,920	188	3,960	(41)
1979		1,576		3,613	238	3,699	(86)
1980		406		781	273	1,558	(777)
1981		(1,519)		(4,631)	145	425	(5,056)
1982		(1,578)		(4,142)	130	1,332	(5,475)
1983		576		1,945	245	3,834	(1,889)
1984	1,001	775		994	454	4,267	(3,273)
1985	2,534	2,138		4,010	459	7,659	(3,649)
1986	(413)	3,251		610	685	9,506	(8,896)
1987	2,796	2,818		(7,407)	1,108	7,066	(14,473)
1988	2,312	2,018		(13,263)	1,027	5,883	(19,146)
1989	2,198	676		(6,783)	1,068	5,132	(11,914)
1990	1,233	1,142	125	(3,817)	934	4,733	(8,551)
1991	1,305	2,426	51	1,195	1,519	5,693	(4,498)
1992	783	2,779	244	5,103	1,751	7,064	(1,961)
1993	687	2,819	(104)	4,917	1,953	6,946	(2,029)
1994	850	2,744	(428)	4,275	2,104	5,957	(1,682)
1995	1,149	2,935	(318)	5,360	3,315	6,035	(675)
1996	1,351	1,744	(246)	4,740	4,632	5,915	(1,175)
1996 Adj				6,802			
1997	1,285	3,655	(45)	6,452	4,298	7,003	(551)
1998	3,722	3,940	(90)	7,581	5,671	8,061	(481)
1999	1,659	4,737	10	8,240	4,836	8,512	(271)

Please note the key TFR changes in Technical Note 6. Data for 1996 - 1999 are not directly comparable to previous periods.

1996 adjusted data exclude the net SAIF special assessment of \$2.1 billion incurred in the third quarter.

Definitions and footnotes are included in the appended Technical Notes.

**Table 3.4**  
**OTS-Regulated Thrift Industry Amortization of Goodwill**  
**1984 - 1999**  
(Dollars in Thousands)

Year	Amortization of Goodwill
1984	\$875,897
1985	\$1,084,505
1986	\$1,265,008
1987	\$1,297,953
1988	\$1,233,361
1989	\$2,787,244
1990	\$1,584,107
1991	\$973,179
1992	\$923,566
1993	\$824,492
1994	\$724,979
1995	\$638,201
1996	\$537,161
1997	\$541,252
1998	\$579,206
1999	\$570,034

Definitions and footnotes are included in the appended Technical Notes.

**Table 4.1**  
**OTS-Regulated Thrift Industry Capital Ratios, 1989 - 1999<sup>7</sup>**

End of Year	Equity Capital (%)	Regulatory Capital			
		Tangible Capital (%)	Tier 1 Leverage (%)	Tier 1 Risk Based Capital (%)	Total Risk Based (%)
1989	4.39	3.11	3.83		7.19
1990	5.02	3.94	4.27		8.49
1991	5.94	4.99	5.27		10.16
1992	6.93	6.21	6.43		13.28
1993	7.50	6.88	7.08	13.14	14.64
1994	7.48	7.08	7.12	13.37	14.79
1995	8.01	7.44	7.47	13.70	15.15
1996	7.92	7.37	7.38	13.16	14.53
1997	8.33	7.58	7.59	13.18	14.59
1998	8.23	7.43	7.44	13.07	14.38
1999	7.79	7.42	7.42	12.65	13.85

Definitions and footnotes are included in the appended Technical Notes.

**Table 4.2**  
**OTS-Regulated Thrift Industry FDICIA Capital Categories, 1992 - 1999<sup>8</sup>**  
*(Dollars in Millions)*

Quarters Ending	Well-Capitalized		Adequately Capitalized		Undercapitalized		Significantly Undercapitalized		Critically Undercapitalized		Total Industry	
	Number (#)	Total Assets (\$)	Number (#)	Total Assets (\$)	Number (#)	Total Assets (\$)	Number (#)	Total Assets (\$)	Number (#)	Total Assets (\$)	Number (#)	Total Assets (\$)
<b>1992-Dec</b>	1,520	574,117	273	171,835	32	12,328	34	41,653	13	11,669	1,872	811,602
<b>1993-Mar</b>	1,520	627,009	225	113,068	30	12,632	29	32,695	12	14,176	1,816	799,580
Jun	1,561	660,557	144	90,572	24	8,406	17	20,621	6	4,825	1,752	784,981
Sep	1,568	669,042	134	113,137	11	1,899	5	1,349	1	13	1,719	785,440
Dec	1,550	681,063	109	91,823	8	1,678	1	107	1	104	1,669	774,775
<b>1994-Mar</b>	1,510	657,366	112	107,585	7	3,171	2	220	0	0	1,631	768,342
Jun	1,499	670,577	100	92,872	7	2,823	5	2,455	1	4,058	1,612	772,785
Sep	1,460	685,178	105	82,135	6	1,482	6	3,304	1	44	1,578	772,143
Dec	1,439	706,730	95	62,959	5	1,566	3	1,094	1	1,720	1,543	774,069
<b>1995-Mar</b>	1,417	713,327	84	61,278	6	1,708	3	1,201	1	1,709	1,511	779,223
Jun	1,400	740,603	70	35,158	4	1,239	2	383	0	0	1,476	777,383
Sep	1,401	753,615	53	20,189	5	1,188	1	33	0	0	1,460	775,025
Dec	1,392	757,334	38	12,174	4	635	1	35	0	0	1,435	770,178
<b>1996-Mar</b>	1,373	748,228	38	13,856	4	743	1	35	0	0	1,416	762,862
Jun	1,359	749,456	32	18,303	5	395	0	0	1	32	1,397	768,186
Sep	1,310	737,247	64	39,779	3	736	0	0	1	15	1,378	777,777
Dec	1,290	752,769	43	16,584	0	0	1	14	0	0	1,334	769,367
<b>1997-Mar</b>	1,247	750,145	44	14,190	1	54	1	203	1	10	1,294	764,602
Jun	1,243	756,956	22	11,796	0	0	1	27	1	210	1,267	768,989
Sep	1,205	754,567	26	8,139	3	90	0	0	0	0	1,234	762,796
Dec	1,179	767,911	31	8,657	1	9	0	0	0	0	1,215	776,627
<b>1998-Mar</b>	1,163	772,001	28	8,039	1	111	0	0	0	0	1,192	780,151
Jun	1,150	779,340	26	6,650	2	311	0	0	0	0	1,178	786,301
Sep	1,139	763,254	28	31,950	0	0	0	0	0	0	1,167	795,204
Dec	1,115	806,650	26	10,433	1	43	1	88	0	0	1,145	817,214
<b>1999-Mar</b>	1,101	825,220	26	9,699	0	0	1	42	1	75	1,129	835,035
Jun	1,084	836,212	29	10,430	0	0	1	37	0	0	1,114	846,679
Sep	1,084	854,110	26	8,585	0	0	0	0	1	35	1,111	862,730
Dec	1,079	857,345	21	5,973	0	0	1	43	1	31	1,102	863,394

**Table 4.2.1**  
**OTS-Regulated Thrift Industry FDICIA Capital Categories, 1992 - 1999<sup>8</sup>**  
*(Percentage of Total)*

Quarters Ending	Well-Capitalized		Adequately Capitalized		Undercapitalized		Significantly Undercapitalized		Critically Undercapitalized		Total Industry	
	Number (%)	Total Assets (%)	Number (%)	Total Assets (%)	Number (%)	Total Assets (%)	Number (%)	Total Assets (%)	Number (%)	Total Assets (%)	Number (%)	Total Assets (%)
<b>1992-Dec</b>	81.20	70.74	14.58	21.17	1.71	1.52	1.82	5.13	0.69	1.44	100.00	100.00
<b>1993-Mar</b>	83.70	78.42	12.39	14.14	1.65	1.58	1.60	4.09	0.66	1.77	100.00	100.00
Jun	89.10	84.15	8.22	11.54	1.37	1.07	0.97	2.63	0.34	0.61	100.00	100.00
Sep	91.22	85.18	7.80	14.40	0.64	0.24	0.29	0.17	0.06	0.00	100.00	100.00
Dec	92.87	87.90	6.53	11.85	0.48	0.22	0.06	0.01	0.06	0.01	100.00	100.00
<b>1994-Mar</b>	92.58	85.56	6.87	14.00	0.43	0.41	0.12	0.03	0.00	0.00	100.00	100.00
Jun	92.99	86.77	6.20	12.02	0.43	0.37	0.31	0.32	0.06	0.53	100.00	100.00
Sep	92.52	88.74	6.65	10.64	0.38	0.19	0.38	0.43	0.06	0.01	100.00	100.00
Dec	93.26	91.30	6.16	8.13	0.32	0.20	0.19	0.14	0.06	0.22	100.00	100.00
<b>1995-Mar</b>	93.78	91.54	5.56	7.86	0.40	0.22	0.20	0.15	0.07	0.22	100.00	100.00
Jun	94.85	95.27	4.74	4.52	0.27	0.16	0.14	0.05	0.00	0.00	100.00	100.00
Sep	95.96	97.24	3.63	2.60	0.34	0.15	0.07	0.00	0.00	0.00	100.00	100.00
Dec	97.00	98.33	2.65	1.58	0.28	0.08	0.07	0.00	0.00	0.00	100.00	100.00
<b>1996-Mar</b>	96.96	98.08	2.68	1.82	0.28	0.10	0.07	0.00	0.00	0.00	100.00	100.00
Jun	97.28	97.56	2.29	2.38	0.36	0.05	0.00	0.00	0.07	0.00	100.00	100.00
Sep	95.07	94.79	4.64	5.11	0.22	0.09	0.00	0.00	0.07	0.00	100.00	100.00
Dec	96.70	97.84	3.22	2.16	0.00	0.00	0.07	0.00	0.00	0.00	100.00	100.00
<b>1997-Mar</b>	96.37	98.11	3.40	1.86	0.08	0.01	0.08	0.03	0.08	0.00	100.00	100.00
Jun	98.11	98.44	1.74	1.53	0.00	0.00	0.08	0.00	0.08	0.03	100.00	100.00
Sep	97.65	98.92	2.11	1.07	0.24	0.01	0.00	0.00	0.00	0.00	100.00	100.00
Dec	97.04	98.88	2.55	1.11	0.08	0.00	0.00	0.00	0.00	0.00	99.67	99.99
<b>1998-Mar</b>	97.57	98.96	2.35	1.03	0.08	0.01	0.00	0.00	0.00	0.00	100.00	100.00
Jun	97.62	99.11	2.21	0.85	0.17	0.04	0.00	0.00	0.00	0.00	100.00	100.00
Sep	97.60	95.98	2.40	4.02	0.00	0.00	0.00	0.00	0.00	0.00	100.00	100.00
Dec	97.38	98.71	2.27	1.28	0.09	0.01	0.09	0.01	0.00	0.00	99.83	100.00
<b>1999-Mar</b>	97.52	98.82	2.30	1.16	0.00	0.00	0.09	0.01	0.09	0.01	100.00	100.00
Jun	97.31	98.76	2.60	1.23	0.00	0.00	0.09	0.00	0.00	0.00	100.00	100.00
Sep	97.57	99.00	2.34	1.00	0.00	0.00	0.00	0.00	0.09	0.00	100.00	100.00
Dec	97.91	99.30	1.91	0.69	0.00	0.00	0.09	0.01	0.09	0.00	100.00	100.00

Definitions and footnotes are included in the appended Technical Notes.

**Table 5.1**  
**OTS-Regulated Thrift Industry, Asset Quality Summary, 1989 - 1999<sup>9</sup>**  
*(Dollars in Billions)*

Year	Real Estate Owned			Non-Current Loans			Troubled Assets	
	Amount (\$)	Percentage of Total Assets (%)	Percentage of Total Loans (%)	Amount (\$)	Percentage of Total Assets (%)	Percentage of Total Loans (%)	Total (\$)	Percentage of Total Assets (%)
1989	21.8	1.84	2.80	15.0	1.26	1.92	36.8*	3.10
1990	22.6	2.20	3.33	16.8	1.63	2.48	39.4	3.83
1991	17.3	1.93	2.89	16.8	1.87	2.81	34.1	3.80
1992	12.6	1.57	2.40	12.2	1.51	2.33	24.8	3.08
1993	6.9	0.89	1.37	9.9	1.28	1.97	16.8	2.17
1994	3.8	0.49	0.75	7.1	0.91	1.40	10.9	1.40
1995	2.5	0.32	0.49	6.8	0.88	1.33	9.3	1.20
1996	2.1	0.28	0.39	6.6	0.85	1.23	8.7	1.13
1997	1.8	0.23	0.34	6.0	0.77	1.10	7.8	1.00
1998	1.5	0.18	0.27	4.8	0.59	0.86	6.3	0.77
1999	1.0	0.12	0.18	4.3	0.51	0.75	5.3	0.62

Year	Non-Current Loans Detail as a Percentage of Loan Type					
	1-4 Family (%)	Nonresidential (%)	Multifamily (%)	Construction and Land (%)	Commercial (%)	Consumer (%)
1990	1.33				5.54	1.34
1991	1.85			9.05	5.98	1.32
1992	1.98		3.41	5.15	5.74	1.02
1993	1.50	4.08	3.43	3.77	4.49	0.90
1994	1.18	2.81	2.17	1.75	2.55	0.72
1995	1.28	2.03	1.62	1.33	1.43	0.76
1996	1.21	1.69	1.45	0.92	1.38	0.89
1997	1.11	1.62	0.79	1.23	1.10	0.97
1998	0.87	1.25	0.49	1.09	0.94	0.82
1999	0.78	0.87	0.30	0.61	1.15	0.73

Year	Real Estate Owned as a Percentage of Loan Type			
	1-4 Family (%)	Nonresidential (%)	Multifamily (%)	Construction and Land (%)
1990	0.81	20.78	8.11	
1991	0.81	19.57	5.46	
1992	0.88	13.95	4.45	
1993	0.59	4.58	2.05	11.23
1994	0.36	2.78	1.12	5.48
1995	0.34	1.47	1.04	2.83
1996	0.32	1.12	0.56	1.93
1997	0.27	0.86	0.50	1.30
1998	0.20	0.77	0.37	0.92
1999	0.14	0.72	0.10	0.57

\* Data are estimated.

Definitions and footnotes are included in the appended Technical Notes.

**Table 5.2**  
**OTS-Regulated Thrift Industry Foreclosures and Delinquent Mortgage Loans, 1963 - 1999<sup>9</sup>**  
*(Dollars in Millions)*

Year	Assets (\$)	Mortgage Portfolio (\$)	Mortgage Loans Foreclosed (\$)	Delinquent Mortgage Loans (\$)	Mortgage Loans Foreclosed		Delinquent Loans	
					Percent of Total Assets (%)	Percent of Mortgage Portfolio (%)	Percent of Total Assets (%)	Percent of Mortgage Portfolio (%)
1963	103,154	87,453	570		0.55	0.65		
1964	114,672	97,612	758		0.66	0.78		
1965	124,576	106,333	944		0.76	0.89		
1966	129,045	110,511	1,034		0.80	0.94		
1967	138,489	117,832	957		0.69	0.81		
1968	147,736	126,756	865		0.59	0.68		
1969	156,788	136,031	364		0.23	0.27		
1970	170,645	146,043	321		0.19	0.22		
1971	199,984	169,568	438		0.22	0.26		
1972	236,349	200,876	478		0.20	0.24		
1973	264,797	226,155	577	2,171	0.22	0.26	0.82	0.96
1974	288,223	243,554	715	3,044	0.25	0.29	1.06	1.25
1975	330,259	272,456	1,086	4,060	0.33	0.40	1.23	1.49
1976	383,172	326,699	1,129	3,290	0.29	0.35	0.86	1.01
1977	449,997	386,787	868	3,367	0.19	0.22	0.75	0.87
1978	497,287	445,084	723	3,825	0.15	0.16	0.77	0.86
1979	554,358	494,537	683	5,420	0.12	0.14	0.98	1.10
1980	603,777	528,763	917	7,325	0.15	0.17	1.21	1.39
1981	639,821	575,663	1,563	11,334	0.24	0.27	1.77	1.97
1982	686,225	540,693	3,282	10,160	0.48	0.61	1.48	1.88
1983	813,770	612,955	4,240	11,000	0.52	0.69	1.35	1.79
1984	1,012,969	709,986	6,163	12,576	0.61	0.87	1.24	1.77
1985	1,109,789	766,266	8,675	21,658	0.78	1.13	1.95	2.83
1986	1,208,408	821,891	13,942	32,572	1.15	1.70	2.70	3.96
1987	1,288,981	944,120	18,373	37,739	1.43	1.95	2.93	4.00
1988	1,368,843	986,401	18,859	33,263	1.38	1.91	2.43	3.37
1989	1,186,906	818,368	18,189	36,069	1.53	2.22	3.04	4.41
1990	1,029,165	762,186	22,862	19,790	2.22	3.00	1.92	2.60
1991	895,296	648,699	17,105	21,482	1.91	2.64	2.40	3.31
1992	806,662	581,509	12,408	17,083	1.54	2.13	2.12	2.94
1993	774,775	566,240	6,852	16,124	0.88	1.21	2.08	2.85
1994	774,069	577,374	3,422	12,419	0.44	0.59	1.60	2.15
1995	770,982	572,388	2,506	12,447	0.33	0.44	1.61	2.17
1996	769,367	597,617	2,138	11,926	0.28	0.36	1.55	2.00
1997	776,627	587,103	1,805	10,548	0.23	0.31	1.36	1.80
1998	817,214	515,290	1,470	8,916	0.18	0.29	1.09	1.73
1999	863,394	601,723	1,022	9,641	0.12	0.16	1.12	1.60

Definitions and footnotes are included in the appended Technical Notes.

**Table 5.3**  
**OTS-Regulated Thrift Industry Loan Delinquency Detail, 1990 -1999**<sup>9</sup>  
*(Dollars in Millions)*

Loans 30 - 89 Days Past Due and Still Accruing								
Year	1-4 Family (\$)	Multi-Family (\$)	Construction (\$)	Non-Residential (\$)	Land (\$)	Mortgage Total (\$)	Consumer (\$)	Commercial (\$)
1990	9,258					9,258	1,054	468
1991	8,415					8,415	870	258
1992	6,525					6,525	627	142
1993	5,253	607	198	674	41	6,773	568	110
1994	4,662	450	135	459	46	5,762	530	72
1995	5,100	408	184	361	29	6,082	672	99
1996	4,948	281	199	373	39	5,840	796	123
1997	4,420	192	185	332	35	5,164	940	164
1998	3,876	186	260	289	39	4,650	898	211
1999	3,595	121	148	195	44	4,102	902	265

Loans 90 or More Days Past Due, Accruing or Non-Accruing								
Year	1-4 Family (\$)	Multi-Family (\$)	Construction (\$)	Non-Residential (\$)	Land (\$)	Mortgage Total (\$)	Consumer (\$)	Commercial (\$)
1990	5,884	4,648				10,532	618	1,245
1991	7,547	5,520				13,067	538	1,012
1992	7,290	3,268				10,558	366	415
1993	5,323	1,830	367	1,580	250	9,351	320	231
1994	4,220	1,111	130	969	167	6,657	259	133
1995	4,669	788	134	666	108	6,365	288	103
1996	4,632	706	133	551	64	6,086	356	130
1997	4,337	376	127	489	55	5,384	437	126
1998	3,488	217	130	367	62	4,266	389	147
1999	3,175	130	90	282	47	3,724	412	234

Year	Total Loan Delinquency							
	1-4 Family (\$)	Multi-Family (\$)	Construction (\$)	Non-Residential (\$)	Land (\$)	Mortgage Total (\$)	Consumer (\$)	Commercial (\$)
1990	15,142	4,648				19,790	1,672	1,713
1991	15,962	5,520				21,482	1,408	1,270
1992	13,815	3,268				17,083	993	557
1993	10,576	2,437	565	2,254	291	16,124	888	341
1994	8,882	1,561	265	1,428	213	12,419	789	205
1995	9,769	1,196	318	1,027	137	12,447	960	202
1996	9,580	987	332	924	103	11,926	1,152	253
1997	8,757	568	312	821	90	10,548	1,377	290
1998	7,364	403	390	656	101	8,916	1,287	358
1999	6,770	251	238	477	91	7,826	1,314	499

Definitions and footnotes are included in the appended Technical Notes.

**Table 5.4**  
**OTS-Regulated Thrift Industry Loan Delinquency Detail, 1990 - 1999<sup>9</sup>**  
*(Percent of Loan Category)*

Year	Loans 30 - 89 Days Past Due and Still Accruing							
	1-4 Family (%)	Multi-Family (%)	Construction (%)	Non-Residential (%)	Land (%)	Mortgage Total (%)	Consumer (%)	Commercial (%)
1990	2.09					1.52	2.28	2.08
1991	2.06					1.56	2.14	1.52
1992	1.77					1.36	1.74	1.97
1993	1.48	1.14	1.56	1.74	1.10	1.46	1.61	2.14
1994	1.28	0.88	0.99	1.33	1.39	1.23	1.48	1.38
1995	1.40	0.84	1.25	1.10	0.83	1.31	1.78	1.38
1996	1.29	0.58	1.13	1.14	1.03	1.20	2.00	1.31
1997	1.13	0.40	1.63	1.10	1.00	1.07	2.10	1.43
1998	0.97	0.42	1.89	0.98	1.00	0.95	1.90	1.36
1999	0.88	0.28	0.84	0.60	0.90	0.81	1.60	1.31

Year	Loans 90 or More Days Past Due, Accruing or Non-Accruing							
	1-4 Family (%)	Multi-Family (%)	Construction (%)	Non-Residential (%)	Land (%)	Mortgage Total (%)	Consumer (%)	Commercial (%)
1990	1.33	7.36				1.73	1.33	5.53
1991	1.85	9.63				2.42	1.32	5.98
1992	1.98	6.15				2.20	1.02	5.74
1993	1.50	3.43	2.90	4.08	6.72	2.02	0.90	4.48
1994	1.16	2.17	0.95	2.81	5.05	1.43	0.72	2.55
1995	1.28	1.62	0.91	2.03	3.11	1.37	0.76	1.43
1996	1.21	1.45	0.76	1.69	1.69	1.25	0.89	1.38
1997	1.11	0.79	1.12	1.62	1.57	1.11	0.97	1.10
1998	0.87	0.49	0.95	1.25	1.59	0.87	0.82	0.94
1999	0.78	0.30	0.51	0.87	0.96	0.73	0.73	1.15

Year	Total Loan Delinquency							
	1-4 Family (%)	Multi-Family (%)	Construction (%)	Non-Residential (%)	Land (%)	Mortgage Total (%)	Consumer (%)	Commercial (%)
1990	3.42	7.36				3.25	3.61	7.61
1991	3.91	9.63				3.98	3.46	7.50
1992	3.75	6.15				3.55	2.76	7.71
1993	2.98	4.57	4.46	5.83	7.82	3.48	2.51	6.62
1994	2.44	3.04	1.94	4.14	6.45	2.66	2.20	3.93
1995	2.67	2.45	2.16	3.12	3.94	2.68	2.54	2.81
1996	2.50	2.02	1.89	2.83	2.72	2.45	2.89	2.69
1997	2.24	1.20	2.76	2.72	2.57	2.18	3.07	2.53
1998	1.84	0.91	2.84	2.23	2.59	1.82	2.72	2.30
1999	1.66	0.58	1.35	1.47	1.86	1.54	2.33	2.46

Definitions and footnotes are included in the appended Technical Notes.

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**Table 5.5**  
**OTS-Regulated Thrift Industry Net Charge-Offs, 1990 - 1999<sup>9</sup>**  
*(Dollars in Thousands)*

Year	Total Charge-Offs (\$)	Major Categories			
		1-4 Family (\$)	Multifamily (\$)	Consumer (\$)	Commercial (\$)
1990	5,765,276	453,267	541,162	511,930	339,087
1991	5,341,123	566,260	354,075	630,201	405,588
1992	4,641,518	815,677	393,799	575,320	192,725
1993	4,800,579	1,504,250	447,450	441,832	173,080
1994	3,672,788	939,538	757,330	355,990	43,580
1995	2,370,103	688,726	324,969	385,753	44,094
1996	2,214,021	778,299	253,898	530,211	26,471
1997	1,845,546	594,597	86,829	764,213	40,034
1998	1,570,818	405,363	31,197	809,369	58,562
1999	1,275,226	266,441	(30,447)	692,996	83,215

Year	Charge-offs as a Percent of Average Loans Outstanding				
	Total Loans (%)	1-4 Family (%)	Multifamily (%)	Consumer (%)	Commercial (%)
1990	0.81	0.10	0.84	1.07	1.34
1991	0.84	0.13	0.60	1.46	2.13
1992	0.82	0.21	0.71	1.52	1.46
1993	0.93	0.41	0.84	1.25	2.95
1994	0.73	0.27	1.44	1.01	0.87
1995	0.46	0.19	0.64	1.05	0.68
1996	0.42	0.21	0.52	1.37	0.31
1997	0.35	0.15	0.18	1.87	0.38
1998	0.29	0.10	0.07	1.77	0.44
1999	0.22	0.07	(0.07)	0.24	0.47

Definitions and footnotes are included in the appended Technical Notes.

**Table 5.6**  
**OTS-Regulated Thrift Industry Net Charge-Offs, Quarterly, 1990 - 1999<sup>9</sup>**  
*(Dollars in Millions)*

End of Quarter	Total Charge-Offs (\$)	Total Loans (\$)	1-4 Family Charge-Offs (\$)	1-4 Family Loans (\$)	Multifamily Charge-Offs (\$)	Multifamily Loans (\$)	Consumer Charge-offs (\$)	Consumer Loans (\$)	Commercial Charge-Offs (\$)	Commercial Loans (\$)
Mar '90	1,317	730,989	120	464,192	78	66,064	115	48,427	69	27,836
Jun '90	1,349	723,020	112	465,657	176	64,576	113	48,891	85	26,071
Sep '90	1,333	712,302	110	463,103	104	64,800	140	47,841	85	24,950
Dec '90	1,767	676,984	111	442,967	183	63,160	144	46,310	101	22,499
Mar '91	1,010	646,716	136	430,499	71	59,291	145	44,397	95	19,824
Jun '91	1,245	630,902	130	424,746	94	58,532	148	42,390	98	18,391
Sep '91	1,606	612,590	142	415,167	115	57,475	165	41,400	92	17,610
Dec '91	1,480	598,034	158	408,322	74	57,316	172	40,725	121	16,928
Mar '92	1,067	579,798	157	401,628	78	55,514	158	38,664	50	15,189
Jun '92	1,136	564,366	203	390,866	72	55,423	146	37,409	75	13,914
Sep '92	1,026	547,901	216	381,899	102	54,037	131	36,644	26	12,797
Dec '92	1,412	524,056	240	368,748	141	53,180	140	36,011	42	7,225
Mar '93	1,013	519,114	265	368,282	97	53,451	118	34,858	37	5,961
Jun '93	1,377	515,756	563	366,762	119	52,544	109	35,402	29	5,667
Sep '93	1,167	514,509	392	363,967	102	53,818	109	34,998	66	5,338
Dec '93	1,244	503,686	285	354,750	130	53,335	106	35,375	42	5,152
Mar '94	839	491,114	222	344,811	148	53,080	96	34,542	15	4,760
Jun '94	1,090	498,864	250	351,555	233	52,724	91	35,567	14	4,841
Sep '94	835	500,865	263	354,464	189	52,338	84	35,668	10	4,943
Dec '94	908	507,904	204	364,022	187	51,273	85	35,913	5	5,218
Mar '95	535	514,686	177	370,528	70	50,659	71	35,424	17	6,625
Jun '95	689	512,216	171	367,466	100	51,065	84	36,292	5	6,472
Sep '95	572	517,742	161	371,443	76	50,961	122	37,485	8	7,052
Dec '95	574	510,137	179	365,290	78	48,760	108	37,796	14	7,198
Mar '96	512	511,949	172	367,836	72	48,201	115	37,446	4	8,138
Jun '96	559	521,386	193	372,836	63	48,458	130	38,270	7	8,352
Sep '96	548	536,800	182	383,459	71	49,011	130	40,572	6	9,162
Dec '96	595	535,892	231	383,858	47	48,784	155	39,858	10	9,394
Mar '97	388	527,491	110	383,046	30	47,887	185	40,946	6	9,637
Jun '97	486	529,092	172	385,271	37	47,499	178	40,293	9	9,985
Sep '97	510	533,909	212	387,748	17	47,538	178	43,308	10	10,631
Dec '97	478	539,646	100	390,766	3	47,462	240	44,852	13	11,500
Mar '98	376	542,955	79	394,665	12	46,877	205	44,669	13	12,471
Jun '98	357	541,961	87	391,684	8	46,499	191	45,924	11	12,855
Sep '98	431	544,962	73	394,551	9	43,892	260	46,400	12	14,084
Dec '98	407	554,911	166	400,820	2	44,021	153	47,376	22	15,567
Mar '99	309	558,372	62	400,232	(28)	43,469	210	49,071	9,970	16,640
Jun '99	354	569,851	88	408,290	11	41,109	154	52,331	13,588	17,422
Sep '99	306	589,957	61	421,029	(7)	42,637	157	54,746	22,958	18,518
Dec '99	307	583,632	55	408,008	(6)	43,895	173	56,342	36,699	20,327

Definitions and footnotes are included in the appended Technical Notes.

**Table 5.7**

**OTS-Regulated Thrift Industry Average Net Charge-Offs, Quarterly, 1990 - 1999<sup>9</sup>**  
*(Percent of Average Amount of Loans Outstanding in Category)*

End of Quarter	Total Charge-Offs (%)	1-4 Family Charge-Offs (%)	Multifamily Charge-Offs (%)	Consumer Charge-offs (%)	Commercial Charge-Offs (%)
Mar '90	0.18	0.03	0.12	0.24	0.25
Jun '90	0.19	0.02	0.27	0.23	0.31
Sep '90	0.19	0.02	0.16	0.29	0.33
Dec '90	0.25	0.02	0.29	0.31	0.43
Mar '91	0.15	0.03	0.12	0.32	0.45
Jun '91	0.19	0.03	0.16	0.34	0.51
Sep '91	0.26	0.03	0.20	0.39	0.51
Dec '91	0.24	0.04	0.13	0.42	0.70
Mar '92	0.18	0.04	0.14	0.40	0.31
Jun '92	0.20	0.05	0.13	0.38	0.52
Sep '92	0.18	0.06	0.19	0.36	0.20
Dec '92	0.26	0.06	0.26	0.38	0.42
Mar '93	0.19	0.07	0.18	0.33	0.56
Jun '93	0.27	0.15	0.22	0.31	0.50
Sep '93	0.23	0.11	0.19	0.31	1.19
Dec '93	0.24	0.08	0.24	0.30	0.80
Mar '94	0.17	0.06	0.28	0.27	0.30
Jun '94	0.22	0.07	0.44	0.26	0.30
Sep '94	0.17	0.07	0.36	0.24	0.19
Dec '94	0.18	0.06	0.36	0.24	0.09
Mar '95	0.10	0.05	0.14	0.20	0.29
Jun '95	0.13	0.05	0.20	0.24	0.07
Sep '95	0.11	0.04	0.15	0.33	0.12
Dec '95	0.11	0.05	0.16	0.29	0.20
Mar '96	0.10	0.05	0.15	0.31	0.05
Jun '96	0.11	0.05	0.13	0.34	0.08
Sep '96	0.10	0.05	0.15	0.32	0.06
Dec '96	0.11	0.06	0.10	0.39	0.11
Mar '97	0.07	0.03	0.06	0.45	0.06
Jun '97	0.09	0.04	0.08	0.44	0.09
Sep '97	0.10	0.05	0.04	0.41	0.09
Dec '97	0.09	0.03	0.01	0.54	0.11
Mar '98	0.07	0.02	0.03	0.46	0.11
Jun '98	0.07	0.02	0.02	0.42	0.09
Sep '98	0.08	0.02	0.02	0.56	0.08
Dec '98	0.07	0.04	0.00	0.32	0.14
Mar '99	0.06	0.02	(0.06)	0.43	0.06
Jun '99	0.06	0.02	0.03	0.29	0.08
Sep '99	0.05	0.01	(0.02)	0.29	0.12
Dec '99	0.05	0.01	(0.01)	0.31	0.18

Definitions and footnotes are included in the appended Technical Notes.

**Table 6.1**  
**OTS-Regulated Thrift Industry Mortgage Originations, 1960 - 1999<sup>10</sup>**  
*(Dollars in Millions)*

Year	Mortgage Refinancing (\$)	Mortgage Originations									
		1-4 Family Permanent (\$)	1-4 Family Constr. (\$)	Multi-Family Permanent (\$)	Multi-Family Constr. (\$)	Non-Residential Permanent (\$)	Non-Residential Constr. (\$)	Permanent Land (\$)	Permanent Subtotal (\$)	Construction Subtotal (\$)	Mortgage Originations Total (\$)
1960		5,882	4,535								13,802
1961		6,947	4,947								16,835
1962		8,267	5,847								20,220
1963	4,607	13,986	6,901	651	1,185	473	984		15,110	9,070	24,180
1964	4,503	14,424	6,389	671	1,097	488	911		15,583	8,397	23,980
1965	4,283	14,529	5,793	676	995	491	826		15,696	7,614	23,310
1966	2,139	10,826	3,520	504	604	366	502		11,696	4,626	16,322
1967	2,263	12,773	4,100	638	956	386	594		13,797	5,650	19,447
1968	1,813	13,787	4,762	593	1,178	353	624		14,733	6,564	21,297
1969	1,458	13,034	4,611	464	1,372	426	813	450	14,374	6,796	21,170
1970	1,684	12,296	4,028	519	2,021	466	955	475	13,756	7,004	20,760
1971	4,115	23,422	6,638	1,252	3,138	1,166	1,854	871	26,711	11,630	38,341
1972	5,120	32,271	8,322	1,804	2,944	1,481	2,153	1,049	36,605	13,419	50,024
1973	3,960	32,767	8,217	1,570	1,741	1,210	1,731	956	36,503	11,689	48,192
1974	3,200	26,514	6,348	1,053	1,033	984	1,327	791	29,342	8,708	38,050
1975	6,164	37,772	8,493	1,689	1,360	1,857	1,716	912	42,230	11,569	53,799
1976	12,410	60,523	12,050	4,999	2,455	5,445	2,049	1,176	72,143	16,554	88,697
1977	17,615	84,600	16,982	6,700	3,337	5,797	2,252	1,708	98,805	22,571	121,376
1978	16,300	88,299	18,126	6,108	3,954	5,328	2,169	1,825	101,560	24,249	125,809
1979	12,941	81,318	16,107	4,817	4,085	4,523	2,103	1,808	92,466	22,295	114,761
1980	10,605	60,014	11,075	3,045	3,607	4,190	1,978	1,247	68,496	16,660	85,156
1981	8,010	41,265	7,770	2,156	3,623	3,638	2,264	1,340	48,399	13,657	62,056
1982	10,674	34,181	6,536	3,115	5,023	5,450	4,449	1,792	44,538	16,008	60,546
1983	31,804	83,821	13,840	8,723	12,715	14,297	12,169	5,508	112,349	38,724	151,073
1984	31,682	95,682	15,747	13,150	11,066	20,068	17,048	8,541	137,442	43,860	181,302
1985	31,965	107,777	17,398	15,420	10,016	20,283	14,797	11,061	154,541	42,209	196,750
1986	82,967	175,710	21,327	19,805	7,498	21,804	10,817	8,552	225,871	39,641	265,512
1987	72,418	179,536	22,313	18,638	6,762	20,123	8,903	7,031	225,328	37,978	263,306
1988	42,697	162,160	24,232	17,948	6,033	18,631	8,021	9,220	207,959	38,286	246,245
1989	30,561	132,738	21,360	11,169	4,086	10,253	4,900	5,091	159,251	30,346	189,597
1990	20,878	119,917	14,621	9,355	2,136	4,952	1,996	2,485	136,674	18,749	155,423
1991	27,884	121,123	11,605	6,184	716	3,634	898	1,409	132,491	13,220	145,711
1992	59,662	182,458	13,491	7,305	493	3,719	739	1,404	195,132	14,723	209,855
1993	57,319	189,448	14,041	7,597	847	4,033	732	1,514	201,205	17,007	218,212
1994	20,939	132,627	15,676	7,780	1,275	4,501	942	1,652	144,900	19,766	164,666
1995	12,808	106,318	14,109	5,230	1,095	4,452	1,159	1,810	115,945	18,228	134,173
1996	19,020	136,077	16,712	6,525	1,245	5,817	1,725	2,148	150,528	19,721	170,250
1997	19,512	150,159	16,698	6,813	1,194	6,222	2,207	2,222	165,415	20,099	185,514
1998	51,665	275,603	18,464	8,828	1,700	7,990	3,088	2,742	295,166	23,248	318,414
1999	41,983	235,841	21,999	9,327	1,909	10,788	3,824	3,582	259,537	27,733	287,270

Definitions and footnotes are included in the appended Technical Notes.

**Table 6.2**  
**OTS-Regulated Thrift Industry Mortgage Lending Activity, 1960 - 1999<sup>11</sup>**  
(Dollars in Millions)

Year	Mortgage Refinancing (\$)	Mortgage Originations Total (\$)	Mortgage Loan Purchases (\$)	Mortgage Loan Sales (\$)	Mortgage Loans Outstanding (\$)	Mortgage Backed Securities Purchases (\$)	Mortgage Backed Securities Sales (\$)	Net Mortgage Backed Securities Purchases (\$)	Mortgage Backed Securities Outstanding (\$)	Mortgage Portfolio Total (\$)	Percentage of Total Assets (%)
1960		13,802			56,812					56,812	84.25
1961		16,835			65,525					65,525	84.02
1962		20,220			75,550					75,550	84.37
1963	4,607	24,180	2,326	1,548	87,453					87,453	84.78
1964	4,503	23,980	2,198	1,531	97,612					97,612	85.12
1965	4,283	23,310	2,389	1,705	106,333					106,333	85.36
1966	2,139	16,322	1,186	788	110,511					110,511	85.64
1967	2,263	19,447	2,112	877	117,832					117,832	85.08
1968	1,813	21,297	2,332	690	126,756					126,756	85.80
1969	1,458	21,170	2,331	518	136,031					136,031	86.76
1970	1,684	20,760	3,745	1,108	146,043					146,043	85.58
1971	4,115	38,341	7,529	2,165	169,568					169,568	84.79
1972	5,120	50,024	10,612	3,714	200,876					200,876	84.99
1973	3,960	48,192	7,229	3,457	226,155					226,155	85.41
1974	3,200	38,050	5,904	3,505	243,554					243,554	84.50
1975	6,164	53,799	8,554	5,206	272,456					272,456	82.50
1976	12,410	88,697	12,798	8,449	316,322				10,377	326,699	85.26
1977	17,615	121,376	14,498	13,846	374,089			2,329	12,698	386,787	85.95
1978	16,300	125,809	10,982	15,485	424,969			3,606	20,115	445,084	89.50
1979	12,941	114,761	12,003	18,329	467,262			3,882	27,275	494,537	89.21
1980	10,605	85,156	12,955	15,856	494,914			7,230	33,849	528,763	87.58
1981	8,010	62,056	10,516	12,613	512,870			6,330	62,793	575,663	89.97
1982	10,674	60,546	23,313	53,459	477,009			31,037	63,684	540,693	78.79
1983	31,804	151,073	45,805	55,400	521,308			27,990	91,647	612,955	75.32
1984	31,682	181,302	64,161	63,819	593,034			16,738	116,952	709,986	70.09
1985	31,965	196,750	62,377	97,724	645,498			2,103	120,768	766,266	69.05
1986	82,967	265,512	69,058	169,759	655,652			43,496	166,239	821,891	68.01
1987	72,418	263,306	63,482	123,402	733,154			44,391	210,966	944,120	73.25
1988	42,697	246,245	55,012	106,144	776,983			12,116	209,418	986,401	72.06
1989	30,561	189,597	41,172	105,853	649,909			(43,793)	168,459	818,368	68.95
1990	20,878	155,423	38,989	106,590	613,088	72,570	51,336	21,234	149,098	762,186	74.06
1991	27,884	145,711	51,266	106,095	521,395	76,637	73,050	3,587	127,304	648,699	72.46
1992	59,662	209,855	56,955	147,713	464,660	87,132	60,880	26,252	116,849	581,509	72.09
1993	57,319	218,212	63,570	151,115	446,670	91,315	52,800	38,515	119,570	566,240	73.08
1994	20,939	164,666	47,484	100,449	449,820	73,494	30,953	42,541	127,554	577,374	74.59
1995	12,808	134,173	43,230	79,176	446,930	40,529	24,398	16,131	125,457	572,388	74.24
1996	19,020	170,250	63,415	97,315	486,640	45,307	34,379	10,928	110,977	597,617	77.68
1997	19,512	185,514	66,291	115,097	483,288	49,718	33,552	16,166	103,815	587,103	75.60
1998	51,665	318,414	99,339	224,375	491,968	78,302	54,712	23,590	93,322	585,290	71.62
1999	41,983	287,270	84,232	178,819	506,963	75,854	49,033	26,821	94,759	601,722	69.69

Definitions and footnotes are included in the appended Technical Notes.

**Table 6.3**  
**OTS-Regulated 1-4 Family Fixed- and Adjustable-Rate Mortgage Portfolio Share, 1984 - 1999** <sup>12</sup>  
*(Dollars in Millions)*

Year	TFR Data		CMR Data				
	Total Assets (\$)	Total Mortgage Portfolio (\$)	Total 1-4 Family Mortgage Portfolio (\$)	Fixed-Rate Mortgages (\$)	Fixed-Rate Percent of 1-4 Family %	Adjustable-Rate Mortgages (\$)	Adjustable-Rate Percent of 1-4 Family %
1984	1,012,969	709,986	471,566	324,107	68.73	147,459	31.27
1985	1,109,789	766,266	487,344	302,836	62.14	184,508	37.86
1986	1,208,408	821,891	465,670	286,480	61.52	179,190	38.48
1987	1,288,981	944,120	484,458	271,636	56.07	212,822	43.93
1988	1,368,843	986,401	526,937	277,274	52.62	249,663	47.38
1989	1,186,906	818,388	489,260	212,143	43.36	277,117	56.64
1990	1,029,165	762,186	442,967	184,186	41.58	258,781	58.42
1991	895,296	648,699	408,322	170,107	41.66	238,215	58.34
1992	806,662	581,509	368,748	150,044	40.69	218,704	59.31
1993	774,775	566,240	447,221	178,110	39.83	269,111	60.17
1994	774,069	577,374	469,552	165,542	35.26	304,010	64.74
1995	770,982	572,388	462,896	161,531	34.90	301,365	65.10
1996	769,367	597,617	471,796	161,221	34.17	310,575	65.83
1997	776,627	587,103	466,527	163,132	34.97	303,395	65.03
1998	817,214	585,290	467,124	210,776	45.12	256,348	54.88
1999	863,394	601,722	470,212	205,718	43.75	264,494	56.25

These data include both mortgages and mortgage-backed securities. CMR data for 1993 - 1999 represent only those thrifts filing OTS Schedule CMR.

See Technical Note 12.

Definitions and footnotes are included in the appended Technical Notes.

**Table 7.1**  
**OTS-Regulated Thrift Industry Structural Data, Number and Assets, 1990 - 1999** <sup>13</sup>

**Number**

Year	Net Decline	Number of Entrants	Total Exits	Number of Failures	Conversions			External Acquisitions			Voluntary Mergers with Other OTS-reg. Thrifts	Voluntary Dissolutions
					Total	To Comm. Banks	To State Chart. Sav. Banks	Total	By Commercial Banks	By State Savings Banks		
1990	253	24	277	213	16	11	5	6	6	0	42	0
1991	247	6	253	147	43	21	22	19	19	0	38	6
1992	242	6	248	61	108	10	98	31	30	1	40	8
1993	198	15	213	8	116	18	98	42	39	3	37	10
1994	138	11	149	2	66	17	49	46	44	2	32	3
1995	106	23	129	2	29	13	16	50	50	0	43	5
1996	103	17	120	1	30	10	20	50	47	3	36	3
1997	120	21	141	0	49	32	17	61	56	5	28	3
1998	71	39	110	0	18	5	13	49	42	7	38	5
1999	42	38	80	1	24	16	8	35	29	6	18	2

Definitions and footnotes are included in the appended Technical Notes.

**Assets**  
*(Dollars in Billions)*

Year	Net Decline (\$)	Assets of Entrants (\$)	Total Exits (\$)	Assets of Failures (\$)	Conversions			External Acquisitions			Voluntary Mergers with Other OTS-reg. Thrifts (\$)	Voluntary Dissolutions (\$)
					Total (\$)	To Comm. Banks (\$)	To State Chart. Sav. Banks (\$)	Total (\$)	By Commercial Banks (\$)	By State Savings Banks (\$)		
1990	153.9	0.2	154.1	130.0	2.7	1.1	1.6	3.9	3.9	0.0	17.5	na
1991	105.6	0.2	105.8	81.1	7.6	3.0	4.6	4.3	4.3	0.0	12.8	na
1992	83.2	0.1	102.4	53.9	21.7	2.8	18.9	7.8	7.7	0.1	19.0	na
1993	46.3	5.7	120.1	6.1	24.1	11.2	12.9	21.7	21.7	0.1	68.1	na
1994	39.1	2.7	68.5	0.1	18.3	6.2	12.1	23.4	23.3	0.1	26.7	na
1995	24.8	14.9	89.1	0.4	6.8	4.1	2.7	32.4	22.0	10.4	49.4	na
1996	33.9	1.7	60.1	0.0	6.2	5.7	0.5	29.0	28.2	0.8	24.5	0.4
1997	49.1	6.1	55.2	0.0	20.0	16.5	3.5	35.2	34.5	0.6	70.6	0.1
1998	40.8	2.7	43.5	0.0	7.4	5.2	2.1	36.0	30.3	5.7	107.0	0.1
1999	49.4	1.7	51.1	0.1	42.1	40.7	1.4	8.9	7.0	1.9	10.9	0.0

na = data not available.

Definitions and footnotes are included in the appended Technical Notes.

**Table 8.1**  
**Selected Financial Data For OTS-Regulated Thrift Industry,**  
**Private Sector By State And Territory, 1984 - 1999**  
*(Dollars in Millions)*

**ALABAMA**

ITEM	1984	1985	1986	1987	1988	1989	1990	1991	1992
Number of Institutions.....	36	37	37	36	37	32	30	27	25
Total Assets (\$). ....	6,607	7,640	8,494	8,904	10,623	8,209	7,877	4,945	4,893
Total Deposits (\$). ....	5,887	6,530	6,767	6,886	7,838	6,097	5,767	4,225	4,052
Total Liabilities (\$). ....	6,414	7,395	8,194	8,622	10,178	7,808	7,517	4,623	4,542
Total Equity Capital (\$). ....	193	246	300	283	445	401	361	322	350
Net Income (Loss) (\$). ....	0.8	22.1	33.4	(8.9)	(25.2)	(18.2)	(32.4)	18.9	30.7
ITEM	1993	1994	1995	1996	1996 Adj	1997	1998	1999	
Number of Institutions.....	21	20	18	14		13	13	13	
Total Assets (\$). ....	4,182	2,341	2,356	1,970		2,395	2,650	2,418	
Total Deposits (\$). ....	3,324	1,944	1,946	1,642		1,779	1,920	1,753	
Total Liabilities (\$). ....	3,864	2,156	2,152	1,794		2,203	2,432	2,199	
Total Equity Capital (\$). ....	318	186	203	176		192	218	219	
Net Income (Loss) (\$). ....	33.5	24.0	16.2	8.2	15.9	12.6	19.6	19.1	

**ALASKA**

ITEM	1984	1985	1986	1987	1988	1989	1990	1991	1992
Number of Institutions.....	5	5	4	3	3	1	1	1	1
Total Assets (\$). ....	558	578	547	526	352	109	110	111	110
Total Deposits (\$). ....	412	411	399	406	379	101	101	104	104
Total Liabilities (\$). ....	528	546	522	539	450	104	104	107	105
Total Equity Capital (\$). ....	30	31	25	-14	-97	6	6	4	5
Net Income (Loss) (\$). ....	3.8	1.8	7.3	(39.6)	(76.9)	(0.2)	0.6	(2.2)	1.3
ITEM	1993	1994	1995	1996	1996 Adj	1997	1998	1999	
Number of Institutions.....	1	1	1	1		1	1	1	
Total Assets (\$). ....	107	103	106	109		114	110	120	
Total Deposits (\$). ....	98	97	98	97		96	101	102	
Total Liabilities (\$). ....	100	99	100	103		107	103	109	
Total Equity Capital (\$). ....	6	5	6	6		7	7	11	
Net Income (Loss) (\$). ....	0.8	(0.2)	0.6	(0.1)	0.3	0.7	0.3	0.3	

1996 adjusted data exclude the net SAIF special assessment of \$2.1 billion incurred in the third quarter.  
Definitions and footnotes are included in the appended Technical Notes.

**Table 8.1 (continued)**  
**Selected Financial Data For OTS-Regulated Thrift Industry,**  
**Private Sector By State And Territory, 1984 - 1999**  
*(Dollars in Millions)*

**ARIZONA**

ITEM	1984	1985	1986	1987	1988	1989	1990	1991	1992
Number of Institutions.....	10	14	14	12	11	6	2	1	2
Total Assets (\$). ....	15,035	18,615	21,478	24,065	24,151	12,839	220	73	180
Total Deposits (\$). ....	10,627	12,882	14,618	16,758	17,393	9,580	192	64	155
Total Liabilities (\$). ....	14,550	18,009	20,708	23,378	24,268	12,931	212	69	163
Total Equity Capital (\$). ....	484	625	769	687	(117)	(92)	8	4	17
Net Income (Loss) (\$). ....	66.4	97.0	(119.0)	(71.2)	(887.6)	(834.9)	(7.0)	0.7	1.9
ITEM	1993	1994	1995	1996	1996 Adj	1997	1998	1999	
Number of Institutions.....	2	2	2	2		2	3	3	
Total Assets (\$). ....	218	198	433	515		600	688	935	
Total Deposits (\$). ....	185	243	369	432		525	538	623	
Total Liabilities (\$). ....	197	275	404	482		560	637	880	
Total Equity Capital (\$). ....	21	23	29	33		40	51	55	
Net Income (Loss) (\$). ....	3.2	2.1	3.2	4.4	5.7	6.2	7.0	8.3	

**ARKANSAS**

ITEM	1984	1985	1986	1987	1988	1989	1990	1991	1992
Number of Institutions.....	39	39	39	37	36	24	20	19	18
Total Assets (\$). ....	7,812	8,303	8,139	6,706	6,406	3,077	2,585	2,497	2,641
Total Deposits (\$). ....	6,859	7,289	7,234	5,653	5,708	2,652	2,268	2,292	2,365
Total Liabilities (\$). ....	7,570	8,122	8,215	7,078	7,239	2,988	2,481	2,378	2,484
Total Equity Capital (\$). ....	191	178	(76)	(372)	(833)	89	103	118	157
Net Income (Loss) (\$). ....	19.4	14.5	(367.6)	(320.5)	(485.0)	(7.1)	(2.2)	13.1	27.2
ITEM	1993	1994	1995	1996	1996 Adj	1997	1998	1999	
Number of Institutions.....	19	17	17	16		14	12	10	
Total Assets (\$). ....	3,124	3,292	3,407	3,412		3,471	3,347	3,364	
Total Deposits (\$). ....	2,669	2,584	22,684	2,603		2,589	2,349	2,130	
Total Liabilities (\$). ....	2,915	3,064	3,148	3,131		3,096	2,962	3,003	
Total Equity Capital (\$). ....	209	228	259	281		374	385	361	
Net Income (Loss) (\$). ....	32.3	30.4	30.8	20.5	31.2	32.2	25.3	31.0	

1996 adjusted data exclude the net SAIF special assessment of \$2.1 billion incurred in the third quarter.  
Definitions and footnotes are included in the appended Technical Notes.

**Table 8.1 (continued)**  
**Selected Financial Data For OTS-Regulated Thrift Industry,**  
**Private Sector By State And Territory, 1984 - 1999**  
*(Dollars in Millions)*

**CALIFORNIA**

ITEM	1984	1985	1986	1987	1988	1989	1990	1991	1992
Number of Institutions.....	200	219	216	206	192	160	139	117	103
Total Assets (\$). ....	250,595	272,673	308,443	345,631	371,955	347,208	325,623	288,612	267,589
Total Deposits (\$). ....	189,788	199,908	218,132	239,780	256,717	242,917	240,917	225,010	204,856
Total Liabilities (\$). ....	242,556	263,453	298,297	334,658	356,166	331,284	310,691	271,893	250,385
Total Equity Capital (\$). ....	7,919	9,117	10,033	10,961	15,774	15,896	14,929	16,719	17,204
Net Income (Loss) (\$). ....	(147.2)	888.7	981.5	105.9	284.2	(651.1)	(1,095.4)	130.0	520.3
ITEM	1993	1994	1995	1996	1996 Adj	1997	1998	1999	
Number of Institutions.....	96	87	77	66		58	48	46	
Total Assets (\$). ....	264,913	259,204	243,812	248,123		273,607	287,259	311,631	
Total Deposits (\$). ....	198,206	178,987	165,949	166,833		172,790	166,541	159,757	
Total Liabilities (\$). ....	246,942	243,039	227,527	231,833		254,978	267,490	291,939	
Total Equity Capital (\$). ....	17,970	16,165	16,263	16,261		18,629	19,769	19,692	
Net Income (Loss) (\$). ....	504.4	320.0	924.0	663.6	1,353.4	1,976.1	2,705.0	2,957.5	

**COLORADO**

ITEM	1984	1985	1986	1987	1988	1989	1990	1991	1992
Number of Institutions.....	37	37	38	36	35	22	20	20	19
Total Assets (\$). ....	13,241	14,147	15,854	14,624	14,773	11,314	9,855	8,466	4,643
Total Deposits (\$). ....	10,143	10,810	11,405	10,692	10,290	8,251	7,445	6,744	3,878
Total Liabilities (\$). ....	12,669	13,507	15,221	14,261	14,537	10,921	9,424	7,950	4,281
Total Equity Capital (\$). ....	538	598	612	363	236	394	431	516	362
Net Income (Loss) (\$). ....	25.7	38.6	(96.5)	(219.3)	(596.5)	(174.5)	(46.4)	143.9	46.8
ITEM	1993	1994	1995	1996	1996 Adj	1997	1998	1999	
Number of Institutions.....	16	16	16	15		12	11	11	
Total Assets (\$). ....	2,179	2,404	2,714	2,519		2,487	982	1,106	
Total Deposits (\$). ....	1,836	1,935	2,119	1,965		1,929	777	863	
Total Liabilities (\$). ....	1,989	2,206	2,440	2,248		2,176	877	992	
Total Equity Capital (\$). ....	189	197	274	271		311	105	114	
Net Income (Loss) (\$). ....	28.1	21.3	20.9	16.9	24.6	24.5	16.5	12.7	

1996 adjusted data exclude the net SAIF special assessment of \$2.1 billion incurred in the third quarter.

Definitions and footnotes are included in the appended Technical Notes.

**Table 8.1 (continued)**  
**Selected Financial Data For OTS-Regulated Thrift Industry,**  
**Private Sector By State And Territory, 1984 - 1999**  
*(Dollars in Millions)*

**CONNECTICUT**

ITEM	1984	1985	1986	1987	1988	1989	1990	1991	1992
Number of Institutions.....	37	37	33	29	28	26	23	18	17
Total Assets (\$). ....	10,434	10,957	12,344	14,049	13,561	10,648	9,628	7,216	8,638
Total Deposits (\$). ....	8,517	8,595	8,599	9,359	9,099	7,854	7,161	6,301	7,198
Total Liabilities (\$). ....	10,084	10,505	11,589	13,226	12,951	10,049	9,314	6,801	8,179
Total Equity Capital (\$). ....	350	452	755	823	609	599	314	415	459
Net Income (Loss) (\$). ....	17.5	65.3	64.9	50.9	9.0	(19.8)	(254.4)	(3.9)	(34.9)
ITEM	1993	1994	1995	1996	1996 Adj	1997	1998	1999	
Number of Institutions.....	16	13	12	12		12	11	10	
Total Assets (\$). ....	8,836	8,153	6,001	7,041		11,061	10,886	11,671	
Total Deposits (\$). ....	6,926	6,109	4,466	5,351		7,134	7,118	7,524	
Total Liabilities (\$). ....	8,353	7,665	5,601	6,578		10,280	10,132	10,788	
Total Equity Capital (\$). ....	483	488	400	463		781	754	884	
Net Income (Loss) (\$). ....	25.0	45.4	38.8	48.3	58.8	62.5	91.9	112.9	

**DELAWARE**

ITEM	1984	1985	1986	1987	1988	1989	1990	1991	1992
Number of Institutions.....	5	5	5	5	5	5	5	5	4
Total Assets (\$). ....	1,210	1,319	1,423	1,671	1,874	1,935	1,847	1,640	1,025
Total Deposits (\$). ....	1,088	1,144	1,181	1,258	1,375	1,397	1,341	1,224	805
Total Liabilities (\$). ....	1,166	1,282	1,335	1,569	1,759	1,829	1,810	1,576	986
Total Equity Capital (\$). ....	44	47	88	102	115	106	37	65	39
Net Income (Loss) (\$). ....	0.4	2.9	5.4	8.1	5.7	(7.0)	(82.3)	29.3	17.9
ITEM	1993	1994	1995	1996	1996 Adj	1997	1998	1999	
Number of Institutions.....	3	3	3	4		5	4	3	
Total Assets (\$). ....	962	1,142	1,397	1,813		3,190	4,355	8,782	
Total Deposits (\$). ....	740	739	868	1,115		1,604	1,412	3,358	
Total Liabilities (\$). ....	891	1,060	1,291	1,684		2,923	4,012	8,014	
Total Equity Capital (\$). ....	72	28	106	130		267	343	767	
Net Income (Loss) (\$). ....	7.4	12.6	32.1	15.1	15.6	11.0	21.1	86.3	

1996 adjusted data exclude the net SAIF special assessment of \$2.1 billion incurred in the third quarter.  
Definitions and footnotes are included in the appended Technical Notes.

**Table 8.1 (continued)**  
**Selected Financial Data For OTS-Regulated Thrift Industry,**  
**Private Sector By State And Territory, 1984 - 1999**  
*(Dollars in Millions)*

**DISTRICT OF COLUMBIA**

ITEM	1984	1985	1986	1987	1988	1989	1990	1991	1992
Number of Institutions.....	7	6	6	6	5	4	3	2	2
Total Assets (\$). ....	3,898	3,809	4,249	4,409	2,827	2,870	1,661	475	465
Total Deposits (\$). ....	3,020	2,904	2,812	2,841	1,828	1,842	1,147	388	379
Total Liabilities (\$). ....	3,990	3,859	4,066	4,199	2,504	2,529	1,361	453	441
Total Equity Capital (\$). ....	(92)	(52)	182	210	323	341	300	22	24
Net Income (Loss) (\$). ....	(23.7)	(0.8)	13.7	(1.4)	(6.7)	25.1	10.4	1.3	2.3
ITEM	1993	1994	1995	1996	1996 Adj	1997	1998	1999	
Number of Institutions.....	2	1	1	1		1	1	1	
Total Assets (\$). ....	480	256	265	261		269	267	260	
Total Deposits (\$). ....	396	201	227	203		204	204	203	
Total Liabilities (\$). ....	453	242	248	244		251	245	237	
Total Equity Capital (\$). ....	27	14	17	17		19	22	23	
Net Income (Loss) (\$). ....	4.0	1.9	1.4	0.3	1.2	1.6	3.7	1.1	

**FLORIDA**

ITEM	1984	1985	1986	1987	1988	1989	1990	1991	1992
Number of Institutions.....	123	144	150	149	145	130	114	94	88
Total Assets (\$). ....	75,075	80,767	82,580	79,918	88,456	76,438	53,652	41,546	38,245
Total Deposits (\$). ....	60,823	63,659	64,165	60,521	65,465	58,727	44,571	35,199	31,588
Total Liabilities (\$). ....	72,586	77,350	78,682	77,014	85,669	73,472	51,558	39,213	35,272
Total Equity Capital (\$). ....	2,459	2,406	3,879	2,837	2,787	2,739	2,093	2,332	2,974
Net Income (Loss) (\$). ....	26.7	158.1	(40.9)	(135.0)	(484.7)	(663.8)	(533.0)	59.7	289.5
ITEM	1993	1994	1995	1996	1996 Adj	1997	1998	1999	
Number of Institutions.....	79	80	70	57		47	42	47	
Total Assets (\$). ....	32,891	31,042	25,539	16,804		18,301	17,877	20,397	
Total Deposits (\$). ....	25,448	23,353	20,202	13,346		12,979	12,340	13,913	
Total Liabilities (\$). ....	30,409	28,439	23,338	15,412		16,625	16,189	18,639	
Total Equity Capital (\$). ....	2,482	1,603	2,201	1,392		1,676	1,688	1,758	
Net Income (Loss) (\$). ....	285.4	237.4	195.8	92.6	145.1	153.0	114.9	142.9	

1996 adjusted data exclude the net SAIF special assessment of \$2.1 billion incurred in the third quarter.  
Definitions and footnotes are included in the appended Technical Notes.

**Table 8.1 (continued)**  
**Selected Financial Data For OTS-Regulated Thrift Industry,**  
**Private Sector By State And Territory, 1984 - 1999**  
*(Dollars in Millions)*

**GEORGIA**

ITEM	1984	1985	1986	1987	1988	1989	1990	1991	1992
Number of Institutions.....	65	65	67	69	71	65	62	50	43
Total Assets (\$). ....	13,401	14,638	16,069	18,148	20,159	17,938	17,730	14,986	13,633
Total Deposits (\$). ....	11,672	12,341	13,221	13,736	14,408	13,540	13,133	11,591	10,067
Total Liabilities (\$). ....	12,961	14,143	15,392	17,359	19,276	16,993	16,823	14,008	12,695
Total Equity Capital (\$). ....	440	496	678	789	882	946	907	979	938
Net Income (Loss) (\$). ....	4.7	60.9	105.9	60.8	37.8	(105.5)	(42.1)	60.4	118.3
ITEM	1993	1994	1995	1996	1996 Adj	1997	1998	1999	
Number of Institutions.....	39	37	36	35		31	28	28	
Total Assets (\$). ....	6,601	6,632	6,637	5,835		5,828	6,727	8,056	
Total Deposits (\$). ....	5,268	5,134	5,106	4,307		4,222	4,687	4,984	
Total Liabilities (\$). ....	6,016	6,057	5,977	5,188		5,169	5,942	7,069	
Total Equity Capital (\$). ....	585	585	660	647		659	785	987	
Net Income (Loss) (\$). ....	72.3	54.4	62.7	24.7	40.9	26.1	34.4	25.9	

**GUAM**

ITEM	1984	1985	1986	1987	1988	1989	1990	1991	1992
Number of Institutions.....	2	2	2	2	2	2	2	2	2
Total Assets (\$). ....	84	83	86	95	107	118	130	145	189
Total Deposits (\$). ....	45	49	58	67	77	90	102	102	108
Total Liabilities (\$). ....	73	71	74	81	92	104	115	121	160
Total Equity Capital (\$). ....	11	12	13	13	15	14	15	24	29
Net Income (Loss) (\$). ....	0.7	0.2	1.0	1.0	1.6	2.6	2.5	3.2	4.9
ITEM	1993	1994	1995	1996	1996 Adj	1997	1998	1999	
Number of Institutions.....	2	2	2	2		2	2	2	
Total Assets (\$). ....	207	225	245	261		275	283	286	
Total Deposits (\$). ....	104	112	117	126		125	129	131	
Total Liabilities (\$). ....	172	186	202	213		223	226	228	
Total Equity Capital (\$). ....	35	39	44	48		52	57	58	
Net Income (Loss) (\$). ....	5.1	4.8	4.9	4.2	4.7	4.8	2.6	3.0	

1996 adjusted data exclude the net SAIF special assessment of \$2.1 billion incurred in the third quarter.  
Definitions and footnotes are included in the appended Technical Notes.

**Table 8.1 (continued)**  
**Selected Financial Data For OTS-Regulated Thrift Industry,**  
**Private Sector By State And Territory, 1984 - 1999**  
*(Dollars in Millions)*

**HAWAII**

ITEM	1984	1985	1986	1987	1988	1989	1990	1991	1992
Number of Institutions.....	6	6	6	6	6	6	6	6	5
Total Assets (\$). ....	3,464	3,562	3,657	5,504	6,546	7,251	7,314	7,330	4,680
Total Deposits (\$). ....	2,738	2,749	2,719	3,814	4,515	4,956	5,273	5,447	3,643
Total Liabilities (\$). ....	3,392	3,475	3,514	5,253	6,227	6,936	6,866	6,809	4,259
Total Equity Capital (\$). ....	72	87	143	250	318	315	448	521	421
Net Income (Loss) (\$). ....	(22.9)	12.4	37.3	56.8	51.9	30.4	81.0	67.9	61.8
ITEM	1993	1994	1995	1996	1996 Adj	1997	1998	1999	
Number of Institutions.....	5	5	5	5		4	3	3	
Total Assets (\$). ....	4,930	5,852	6,348	6,567		7,951	6,783	7,079	
Total Deposits (\$). ....	3,648	3,752	4,067	4,085		5,640	4,679	4,262	
Total Liabilities (\$). ....	4,480	5,383	5,842	6,063		7,346	6,284	6,576	
Total Equity Capital (\$). ....	450	470	505	504		606	498	502	
Net Income (Loss) (\$). ....	57.6	54.7	47.6	38.1	54.1	51.1	49.7	38.8	

**IDAHO**

ITEM	1984	1985	1986	1987	1988	1989	1990	1991	1992
Number of Institutions.....	9	9	9	7	5	5	5	3	3
Total Assets (\$). ....	1,444	1,549	1,476	904	884	898	926	459	477
Total Deposits (\$). ....	1,144	1,212	1,184	697	698	716	738	428	432
Total Liabilities (\$). ....	1,443	1,543	1,522	862	843	855	865	434	448
Total Equity Capital (\$). ....	1	6	(45)	42	42	43	60	25	30
Net Income (Loss) (\$). ....	6.7	7.0	(49.1)	(29.1)	1.4	2.0	(0.5)	4.4	5.0
ITEM	1993	1994	1995	1996	1996 Adj	1997	1998	1999	
Number of Institutions.....	4	4	4	4		3	3	2	
Total Assets (\$). ....	498	519	570	589		495	533	504	
Total Deposits (\$). ....	442	432	469	474		407	444	397	
Total Liabilities (\$). ....	458	476	523	539		452	482	457	
Total Equity Capital (\$). ....	39	43	47	50		44	51	48	
Net Income (Loss) (\$). ....	6.2	3.9	4.1	2.0	3.7	5.4	5.0	4.4	

1996 adjusted data exclude the net SAIF special assessment of \$2.1 billion incurred in the third quarter.  
Definitions and footnotes are included in the appended Technical Notes.

**Table 8.1 (continued)**  
**Selected Financial Data For OTS-Regulated Thrift Industry,**  
**Private Sector By State And Territory, 1984 - 1999**  
*(Dollars in Millions)*

**ILLINOIS**

ITEM	1984	1985	1986	1987	1988	1989	1990	1991	1992
Number of Institutions.....	273	269	267	264	247	219	195	177	151
Total Assets (\$). ....	57,585	59,818	64,956	68,191	67,400	60,792	53,824	45,470	43,249
Total Deposits (\$). ....	50,455	52,759	54,986	55,198	53,466	49,379	44,537	38,920	36,353
Total Liabilities (\$). ....	56,695	58,154	61,623	64,724	63,403	57,190	50,081	42,141	39,634
Total Equity Capital (\$). ....	885	1,655	3,319	3,461	3,997	3,602	3,743	3,329	3,613
Net Income (Loss) (\$). ....	69.5	331.0	497.8	33.0	66.3	222.6	194.8	280.8	366.7
ITEM	1993	1994	1995	1996	1996 Adj	1997	1998	1999	
Number of Institutions.....	125	114	97	87		73	70	68	
Total Assets (\$). ....	39,679	40,734	47,210	44,091		39,048	43,729	43,947	
Total Deposits (\$). ....	32,152	31,988	33,908	31,182		28,764	28,731	29,294	
Total Liabilities (\$). ....	36,196	36,951	42,926	40,058		35,140	39,604	40,330	
Total Equity Capital (\$). ....	3,483	3,783	4,283	4,032		3,909	4,126	3,617	
Net Income (Loss) (\$). ....	384.3	305.5	442.4	400.7	542.0	412.3	437.4	665.2	

**INDIANA**

ITEM	1984	1985	1986	1987	1988	1989	1990	1991	1992
Number of Institutions.....	117	117	116	113	106	102	94	90	87
Total Assets (\$). ....	11,772	12,119	12,729	13,655	13,922	13,522	13,331	13,501	13,964
Total Deposits (\$). ....	10,471	10,827	11,248	11,794	11,603	11,191	11,290	11,220	11,366
Total Liabilities (\$). ....	11,368	11,655	12,170	12,953	13,038	12,629	12,351	12,454	12,801
Total Equity Capital (\$). ....	403	465	560	702	884	903	981	1,047	1,163
Net Income (Loss) (\$). ....	15.1	61.5	94.9	25.0	54.9	64.6	64.5	112.8	149.2
ITEM	1993	1994	1995	1996	1996 Adj	1997	1998	1999	
Number of Institutions.....	79	73	69	66		62	62	62	
Total Assets (\$). ....	12,873	13,436	13,212	14,042		13,701	14,631	15,043	
Total Deposits (\$). ....	10,311	10,062	9,684	9,705		9,317	10,345	10,514	
Total Liabilities (\$). ....	11,696	12,229	11,915	12,770		12,440	13,151	13,585	
Total Equity Capital (\$). ....	1,177	1,206	1,298	1,272		1,261	1,480	1,458	
Net Income (Loss) (\$). ....	164.1	79.5	123.2	73.4	113.2	140.7	180.2	133.6	

1996 adjusted data exclude the net SAIF special assessment of \$2.1 billion incurred in the third quarter.  
Definitions and footnotes are included in the appended Technical Notes.

**Table 8.1 (continued)**  
**Selected Financial Data For OTS-Regulated Thrift Industry,**  
**Private Sector By State And Territory, 1984 - 1999**  
*(Dollars in Millions)*

**IOWA**

ITEM	1984	1985	1986	1987	1988	1989	1990	1991	1992
Number of Institutions.....	52	52	52	50	45	42	37	32	31
Total Assets (\$). ....	8,781	8,991	9,021	8,616	9,662	8,660	5,819	4,541	4,638
Total Deposits (\$). ....	7,356	7,749	7,803	7,374	7,970	7,439	4,951	3,892	3,791
Total Liabilities (\$). ....	8,625	8,855	8,962	8,565	9,366	8,371	5,573	4,244	4,269
Total Equity Capital (\$). ....	156	136	59	51	296	289	245	297	369
Net Income (Loss) (\$). ....	(36.4)	(6.0)	(62.3)	(80.9)	(97.9)	(14.1)	13.4	38.8	51.7
ITEM	1993	1994	1995	1996	1996 Adj	1997	1998	1999	
Number of Institutions.....	31	33	32	30		26	23	24	
Total Assets (\$). ....	4,658	5,349	5,934	5,906		4,931	3,187	3,646	
Total Deposits (\$). ....	3,713	3,837	4,258	4,172		3,538	2,268	2,621	
Total Liabilities (\$). ....	4,238	4,844	5,386	5,338		4,476	2,888	3,303	
Total Equity Capital (\$). ....	420	506	548	568		455	297	343	
Net Income (Loss) (\$). ....	52.4	45.7	35.6	30.9	47.7	52.3	32.4	28.1	

**KANSAS**

ITEM	1984	1985	1986	1987	1988	1989	1990	1991	1992
Number of Institutions.....	62	59	58	55	55	39	36	33	31
Total Assets (\$). ....	12,327	14,938	16,732	20,366	22,549	18,278	8,943	8,715	8,476
Total Deposits (\$). ....	94,108	10,550	12,034	13,274	14,770	11,867	7,331	7,321	7,067
Total Liabilities (\$). ....	11,959	14,451	15,991	19,590	21,809	17,399	8,415	8,122	7,795
Total Equity Capital (\$). ....	365	484	738	777	740	879	528	593	681
Net Income (Loss) (\$). ....	60.2	92.0	173.5	32.9	(54.5)	(228.6)	29.3	66.8	87.8
ITEM	1993	1994	1995	1996	1996 Adj	1997	1998	1999	
Number of Institutions.....	25	24	22	22		19	18	17	
Total Assets (\$). ....	7,305	7,630	7,539	7,798		8,276	8,346	10,284	
Total Deposits (\$). ....	5,967	6,026	5,974	6,178		6,119	6,093	6,023	
Total Liabilities (\$). ....	6,592	6,848	6,720	6,938		7,371	7,415	9,072	
Total Equity Capital (\$). ....	713	782	819	859		906	930	1,212	
Net Income (Loss) (\$). ....	83.9	59.1	60.0	48.5	72.9	84.4	74.4	90.3	

1996 adjusted data exclude the net SAIF special assessment of \$2.1 billion incurred in the third quarter.  
Definitions and footnotes are included in the appended Technical Notes.

**Table 8.1 (continued)**  
**Selected Financial Data For OTS-Regulated Thrift Industry,**  
**Private Sector By State And Territory, 1984 - 1999**  
*(Dollars in Millions)*

**KENTUCKY**

ITEM	1984	1985	1986	1987	1988	1989	1990	1991	1992
Number of Institutions.....	69	68	67	67	63	62	61	58	56
Total Assets (\$). ....	7,302	7,404	7,161	7,452	7,715	7,787	7,854	7,537	7,275
Total Deposits (\$). ....	6,455	6,669	6,288	6,340	6,415	6,788	6,785	6,545	6,232
Total Liabilities (\$). ....	7,061	7,159	6,831	7,072	7,228	7,266	7,301	6,939	6,634
Total Equity Capital (\$). ....	242	245	329	379	487	521	553	598	640
Net Income (Loss) (\$). ....	1.9	(0.2)	41.7	0.7	38.9	46.6	33.0	45.3	64.7
ITEM	1993	1994	1995	1996	1996 Adj	1997	1998	1999	
Number of Institutions.....	55	52	51	46		42	40	38	
Total Assets (\$). ....	7,310	5,990	7,761	7,035		6,789	3,537	3,318	
Total Deposits (\$). ....	5,969	4,407	4,945	4,787		4,674	2,772	2,507	
Total Liabilities (\$). ....	6,651	5,248	6,869	6,232		6,056	3,065	2,863	
Total Equity Capital (\$). ....	660	743	892	802		733	472	456	
Net Income (Loss) (\$). ....	57.8	64.1	59.2	21.2	40.8	65.4	33.0	28.2	

**LOUISIANA**

ITEM	1984	1985	1986	1987	1988	1989	1990	1991	1992
Number of Institutions.....	109	106	102	96	93	60	47	44	40
Total Assets (\$). ....	14,077	14,560	15,338	15,462	14,890	10,120	8,153	5,718	4,005
Total Deposits (\$). ....	12,618	12,894	12,911	12,857	12,379	8,955	7,913	5,597	3,661
Total Liabilities (\$). ....	13,803	14,487	14,592	14,808	14,221	9,819	8,300	5,664	3,713
Total Equity Capital (\$). ....	274	73	746	654	669	301	(147)	54	292
Net Income (Loss) (\$). ....	6.2	(218.6)	(154.8)	(321.0)	(248.3)	(226.0)	(211.9)	(110.2)	54.0
ITEM	1993	1994	1995	1996	1996 Adj	1997	1998	1999	
Number of Institutions.....	35	35	34	33		31	30	30	
Total Assets (\$). ....	3,664	3,661	3,809	3,666		3,686	3,679	3,829	
Total Deposits (\$). ....	3,279	3,197	3,259	3,062		3,009	2,893	2,912	
Total Liabilities (\$). ....	3,340	3,297	3,378	3,242		3,227	3,198	3,360	
Total Equity Capital (\$). ....	324	364	430	425		459	482	469	
Net Income (Loss) (\$). ....	53.6	39.7	36.6	21.1	34.9	35.2	31.9	29.8	

1996 adjusted data exclude the net SAIF special assessment of \$2.1 billion incurred in the third quarter.  
Definitions and footnotes are included in the appended Technical Notes.

**Table 8.1 (continued)**  
**Selected Financial Data For OTS-Regulated Thrift Industry,**  
**Private Sector By State And Territory, 1984 - 1999**  
*(Dollars in Millions)*

**MAINE**

ITEM	1984	1985	1986	1987	1988	1989	1990	1991	1992
Number of Institutions.....	16	16	17	17	16	16	15	15	14
Total Assets (\$). ....	831	864	1,370	1,638	886	948	914	936	872
Total Deposits (\$). ....	705	721	996	1,301	756	775	770	797	719
Total Liabilities (\$). ....	798	810	1,257	1,511	805	862	831	857	794
Total Equity Capital (\$). ....	33	53	113	128	81	87	83	79	78
Net Income (Loss) (\$). ....	(0.9)	8.4	19.7	12.7	5.6	6.1	3.1	(6.8)	(1.2)
ITEM	1993	1994	1995	1996	1996 Adj	1997	1998	1999	
Number of Institutions.....	14	13	12	11		11	11	11	
Total Assets (\$). ....	961	842	937	1,012		1,095	1,210	1,329	
Total Deposits (\$). ....	795	670	749	778		848	908	976	
Total Liabilities (\$). ....	875	759	849	920		993	1,097	1,206	
Total Equity Capital (\$). ....	86	83	88	92		102	113	124	
Net Income (Loss) (\$). ....	9.0	8.7	7.4	5.6	7.2	6.8	9.1	9.6	

**MARYLAND**

ITEM	1984	1985	1986	1987	1988	1989	1990	1991	1992
Number of Institutions.....	56	93	95	96	98	99	92	88	83
Total Assets (\$). ....	10,379	16,541	18,664	20,709	23,429	21,682	21,537	19,763	15,797
Total Deposits (\$). ....	8,783	14,497	15,705	16,380	18,363	17,918	17,100	16,337	13,354
Total Liabilities (\$). ....	10,266	16,193	18,080	20,046	22,654	20,650	20,495	18,755	14,752
Total Equity Capital (\$). ....	113	348	584	662	774	1,033	1,042	1,008	1,044
Net Income (Loss) (\$). ....	15.4	58.2	103.4	5.7	68.0	107.2	24.6	(12.8)	52.1
ITEM	1993	1994	1995	1996	1996 Adj	1997	1998	1999	
Number of Institutions.....	81	80	77	69		63	64	63	
Total Assets (\$). ....	46,559	46,329	17,288	9,651		8,165	7,842	8,411	
Total Deposits (\$). ....	13,087	13,017	13,707	7,828		6,661	6,389	6,492	
Total Liabilities (\$). ....	15,331	15,040	15,853	8,715		7,293	6,996	7,527	
Total Equity Capital (\$). ....	1,229	1,290	1,435	936		872	846	884	
Net Income (Loss) (\$). ....	151.5	128.5	114.2	70.1	106.9	80.5	59.3	66.3	

1996 adjusted data exclude the net SAIF special assessment of \$2.1 billion incurred in the third quarter.  
Definitions and footnotes are included in the appended Technical Notes.

**Table 8.1 (continued)**  
**Selected Financial Data For OTS-Regulated Thrift Industry,**  
**Private Sector By State And Territory, 1984 - 1999**  
*(Dollars in Millions)*

**MASSACHUSETTS**

ITEM	1984	1985	1986	1987	1988	1989	1990	1991	1992
Number of Institutions.....	31	32	36	36	32	31	27	25	24
Total Assets (\$). ....	7,928	8,779	9,670	11,778	13,303	12,304	6,083	5,474	5,119
Total Deposits (\$). ....	6,495	7,176	7,515	8,476	9,683	9,493	5,168	4,884	4,570
Total Liabilities (\$). ....	7,530	8,269	8,977	11,056	12,551	11,803	5,746	5,185	4,818
Total Equity Capital (\$). ....	398	506	690	722	752	502	337	289	302
Net Income (Loss) (\$). ....	33.1	75.6	120.5	62.8	44.6	(196.8)	(190.5)	(44.6)	9.5
ITEM	1993	1994	1995	1996	1996 Adj	1997	1998	1999	
Number of Institutions.....	24	24	25	25		23	22	22	
Total Assets (\$). ....	4,129	4,531	5,697	6,776		7,164	8,061	11,324	
Total Deposits (\$). ....	3,384	3,452	4,494	4,987		5,090	5,524	6,842	
Total Liabilities (\$). ....	3,811	4,188	5,227	6,192		6,543	7,411	10,543	
Total Equity Capital (\$). ....	318	343	470	584		621	650	781	
Net Income (Loss) (\$). ....	29.9	31.5	33.9	33.6	45.7	56.7	69.2	83.0	

**MICHIGAN**

ITEM	1984	1985	1986	1987	1988	1989	1990	1991	1992
Number of Institutions.....	53	52	51	51	47	43	42	36	34
Total Assets (\$). ....	26,824	31,257	34,477	36,898	37,974	35,233	32,199	29,705	29,255
Total Deposits (\$). ....	19,313	20,158	21,064	21,245	21,521	20,516	19,011	18,155	17,673
Total Liabilities (\$). ....	26,793	30,577	33,489	35,485	36,304	33,698	30,643	28,071	27,455
Total Equity Capital (\$). ....	431	680	988	1,412	1,670	1,535	1,551	1,643	1,800
Net Income (Loss) (\$). ....	24.6	162.3	226.9	144.9	134.8	78.3	18.3	144.4	208.0
ITEM	1993	1994	1995	1996	1996 Adj	1997	1998	1999	
Number of Institutions.....	33	31	30	24		18	20	16	
Total Assets (\$). ....	29,951	30,542	23,847	25,455		23,267	28,076	26,663	
Total Deposits (\$). ....	17,810	17,505	16,466	17,573		14,833	16,132	14,844	
Total Liabilities (\$). ....	28,033	28,574	22,094	23,688		20,843	25,441	24,184	
Total Equity Capital (\$). ....	1,918	1,968	1,753	1,767		2,424	2,635	2,478	
Net Income (Loss) (\$). ....	129.7	90.4	209.0	132.4	204.7	193.8	179.1	166.9	

1996 adjusted data exclude the net SAIF special assessment of \$2.1 billion incurred in the third quarter.  
Definitions and footnotes are included in the appended Technical Notes.

**Table 8.1 (continued)**  
**Selected Financial Data For OTS-Regulated Thrift Industry,**  
**Private Sector By State And Territory, 1984 - 1999**  
*(Dollars in Millions)*

**MINNESOTA**

ITEM	1984	1985	1986	1987	1988	1989	1990	1991	1992
Number of Institutions.....	40	37	37	36	32	31	27	26	24
Total Assets (\$). ....	13,466	14,316	15,739	15,995	15,210	11,137	7,127	6,881	6,739
Total Deposits (\$). ....	10,318	10,568	10,594	11,029	10,939	8,517	5,800	5,715	5,363
Total Liabilities (\$). ....	13,330	14,192	15,518	15,894	15,257	10,802	6,826	6,538	6,315
Total Equity Capital (\$). ....	134	122	219	102	(48)	335	301	342	424
Net Income (Loss) (\$). ....	4.3	4.6	9.7	(86.4)	(355.1)	0.0	(18.7)	27.4	57.6
ITEM	1993	1994	1995	1996	1996 Adj	1997	1998	1999	
Number of Institutions.....	24	22	22	23		22	22	22	
Total Assets (\$). ....	6,546	6,581	5,680	6,093		2,352	2,475	2,724	
Total Deposits (\$). ....	4,884	4,586	4,037	4,078		1,681	1,756	1,807	
Total Liabilities (\$). ....	6,005	5,988	5,068	5,516		2,120	2,261	2,489	
Total Equity Capital (\$). ....	541	593	611	577		233	214	235	
Net Income (Loss) (\$). ....	72.3	86.6	98.9	84.7	101.9	43.8	19.2	17.7	

**MISSISSIPPI**

ITEM	1984	1985	1986	1987	1988	1989	1990	1991	1992
Number of Institutions.....	45	45	45	42	42	33	26	23	21
Total Assets (\$). ....	3,590	3,954	4,711	5,019	5,184	3,583	2,923	2,872	2,570
Total Deposits (\$). ....	3,303	3,587	4,176	4,220	4,377	3,019	2,517	2,554	2,258
Total Liabilities (\$). ....	3,532	3,849	4,563	4,862	5,138	3,457	2,772	2,713	2,394
Total Equity Capital (\$). ....	50	95	129	156	46	126	151	160	176
Net Income (Loss) (\$). ....	11.5	36.6	25.0	(10.5)	(90.3)	(81.6)	(17.6)	6.3	32.9
ITEM	1993	1994	1995	1996	1996 Adj	1997	1998	1999	
Number of Institutions.....	16	15	14	13		11	10	6	
Total Assets (\$). ....	2,239	2,389	2,591	2,616		1,001	891	429	
Total Deposits (\$). ....	1,872	1,890	1,922	1,780		789	642	322	
Total Liabilities (\$). ....	2,053	2,185	2,356	2,362		879	780	397	
Total Equity Capital (\$). ....	186	204	235	254		122	111	32	
Net Income (Loss) (\$). ....	36.6	22.4	33.4	24.9	33.1	23.6	6.7	5.1	

1996 adjusted data exclude the net SAIF special assessment of \$2.1 billion incurred in the third quarter.  
Definitions and footnotes are included in the appended Technical Notes.

**Table 8.1 (continued)**  
**Selected Financial Data For OTS-Regulated Thrift Industry,**  
**Private Sector By State And Territory, 1984 - 1999**  
*(Dollars in Millions)*

**MISSOURI**

ITEM	1984	1985	1986	1987	1988	1989	1990	1991	1992
Number of Institutions.....	85	86	85	81	80	74	69	65	61
Total Assets (\$). ....	20,089	21,141	21,682	23,817	24,804	21,285	18,134	15,012	14,796
Total Deposits (\$). ....	17,540	18,452	17,741	18,687	18,923	16,812	14,887	12,230	11,717
Total Liabilities (\$). ....	19,596	20,603	21,060	23,104	24,122	20,995	17,297	14,202	13,835
Total Equity Capital (\$). ....	493	538	623	713	582	289	837	810	961
Net Income (Loss) (\$). ....	(4.3)	33.5	18.1	(9.9)	(112.5)	(328.3)	(32.1)	31.7	125.5
ITEM	1993	1994	1995	1996	1996 Adj	1997	1998	1999	
Number of Institutions.....	60	56	53	49		45	41	40	
Total Assets (\$). ....	16,445	16,239	16,671	15,347		6,894	6,468	6,607	
Total Deposits (\$). ....	12,203	10,917	10,928	11,082		5,083	4,785	4,543	
Total Liabilities (\$). ....	15,279	15,094	15,434	14,173		6,159	5,745	5,936	
Total Equity Capital (\$). ....	1,166	1,144	1,237	1,174		735	723	671	
Net Income (Loss) (\$). ....	136.8	99.7	105.7	49.0	91.1	79.8	60.1	47.9	

**MONTANA**

ITEM	1984	1985	1986	1987	1988	1989	1990	1991	1992
Number of Institutions.....	11	11	11	11	10	10	10	9	9
Total Assets (\$). ....	1,179	1,185	1,189	1,208	1,171	1,179	1,199	1,246	1,319
Total Deposits (\$). ....	1,060	1,048	1,024	973	925	965	984	1,038	1,102
Total Liabilities (\$). ....	1,141	1,139	1,115	1,131	1,080	1,082	1,095	1,133	1,194
Total Equity Capital (\$). ....	38	46	74	77	91	98	105	114	125
Net Income (Loss) (\$). ....	1.0	3.8	6.9	2.2	4.8	7.5	8.5	10.1	16.5
ITEM	1993	1994	1995	1996	1996 Adj	1997	1998	1999	
Number of Institutions.....	9	9	9	10		9	5	5	
Total Assets (\$). ....	1,422	1,649	1,766	1,827		1,950	1,498	1,570	
Total Deposits (\$). ....	1,147	1,176	1,206	1,234		1,246	1,047	1,072	
Total Liabilities (\$). ....	1,281	1,477	1,577	1,637		1,735	1,337	1,412	
Total Equity Capital (\$). ....	141	171	189	190		215	161	158	
Net Income (Loss) (\$). ....	19.7	17.1	16.8	14.5	19.1	17.9	13.5	12.8	

1996 adjusted data exclude the net SAIF special assessment of \$2.1 billion incurred in the third quarter.  
Definitions and footnotes are included in the appended Technical Notes.

**Table 8.1 (continued)**  
**Selected Financial Data For OTS-Regulated Thrift Industry,**  
**Private Sector By State And Territory, 1984 - 1999**  
*(Dollars in Millions)*

**NEBRASKA**

ITEM	1984	1985	1986	1987	1988	1989	1990	1991	1992
Number of Institutions.....	24	23	23	23	25	20	17	17	16
Total Assets (\$). ....	7,629	8,218	9,023	11,299	12,310	9,922	9,062	8,142	7,091
Total Deposits (\$). ....	5,362	5,769	6,068	7,394	7,768	5,825	5,331	5,429	4,335
Total Liabilities (\$). ....	7,487	8,033	8,843	11,111	12,200	9,641	8,785	7,796	6,640
Total Equity Capital (\$). ....	142	185	180	127	50	221	277	345	451
Net Income (Loss) (\$). ....	7.5	11.1	(6.4)	(47.0)	(91.5)	(39.3)	10.7	64.4	48.5
ITEM	1993	1994	1995	1996	1996 Adj	1997	1998	1999	
Number of Institutions.....	15	15	14	13		13	13	14	
Total Assets (\$). ....	7,590	8,019	8,735	8,735		9,229	14,299	15,731	
Total Deposits (\$). ....	4,906	5,114	5,625	5,891		5,862	9,142	9,092	
Total Liabilities (\$). ....	7,074	7,540	8,159	8,128		8,533	13,094	14,387	
Total Equity Capital (\$). ....	517	479	576	607		696	1,205	1,344	
Net Income (Loss) (\$). ....	64.2	(29.8)	63.2	56.9	80.8	90.8	107.6	124.6	

**NEVADA**

ITEM	1984	1985	1986	1987	1988	1989	1990	1991	1992
Number of Institutions.....	6	6	7	5	5	5	5	5	5
Total Assets (\$). ....	3,144	3,403	4,158	4,616	5,124	4,881	4,599	3,877	3,761
Total Deposits (\$). ....	2,553	2,721	2,793	2,829	2,996	3,216	3,114	3,103	3,004
Total Liabilities (\$). ....	3,004	3,241	3,910	4,353	4,848	4,595	4,298	3,637	3,489
Total Equity Capital (\$). ....	140	162	248	263	276	284	200	240	273
Net Income (Loss) (\$). ....	6.6	25.1	34.6	28.7	28.2	18.8	10.1	(70.4)	3.1
ITEM	1993	1994	1995	1996	1996 Adj	1997	1998	1999	
Number of Institutions.....	4	2	2	1		0	0	2	
Total Assets (\$). ....	3,323	3,376	3,342	2,772		0	0	593	
Total Deposits (\$). ....	2,621	2,642	2,668	2,448		0	0	248	
Total Liabilities (\$). ....	3,023	3,084	3,034	2,529		0	0	492	
Total Equity Capital (\$). ....	300	290	308	243		0	0	102	
Net Income (Loss) (\$). ....	24.1	22.0	6.2	(25.6)	(14.5)	0.0	0.0	1.1	

1996 adjusted data exclude the net SAIF special assessment of \$2.1 billion incurred in the third quarter.  
Definitions and footnotes are included in the appended Technical Notes.

**Table 8.1 (continued)**  
**Selected Financial Data For OTS-Regulated Thrift Industry,**  
**Private Sector By State And Territory, 1984 - 1999**  
*(Dollars in Millions)*

**NEW HAMPSHIRE**

ITEM	1984	1985	1986	1987	1988	1989	1990	1991	1992
Number of Institutions.....	14	15	13	13	12	12	12	9	9
Total Assets (\$). ....	1,689	2,454	2,484	2,852	2,739	2,687	2,531	1,544	1,582
Total Deposits (\$). ....	1,462	2,013	1,949	2,129	2,085	2,135	2,057	1,342	1,422
Total Liabilities (\$). ....	1,583	2,282	2,278	2,629	2,528	2,490	2,398	1,426	1,464
Total Equity Capital (\$). ....	96	172	206	223	211	197	133	118	128
Net Income (Loss) (\$). ....	8.6	24.4	20.5	11.2	1.6	(13.2)	(54.0)	(30.1)	10.8
ITEM	1993	1994	1995	1996	1996 Adj	1997	1998	1999	
Number of Institutions.....	8	9	7	7		7	7	7	
Total Assets (\$). ....	1,538	1,851	1,694	1,257		1,353	1,428	1,390	
Total Deposits (\$). ....	1,304	1,564	1,393	1,083		1,163	1,227	1,100	
Total Liabilities (\$). ....	1,399	1,686	1,504	1,135		1,223	1,286	1,247	
Total Equity Capital (\$). ....	138	165	190	122		130	142	143	
Net Income (Loss) (\$). ....	20.7	17.2	10.1	12.9	17.1	12.1	12.2	11.9	

**NEW JERSEY**

ITEM	1984	1985	1986	1987	1988	1989	1990	1991	1992
Number of Institutions.....	141	141	139	137	133	125	111	97	82
Total Assets (\$). ....	42,858	46,541	49,694	52,490	54,347	42,377	37,090	34,927	24,026
Total Deposits (\$). ....	36,647	39,282	39,880	40,940	41,891	34,010	29,420	28,369	20,408
Total Liabilities (\$). ....	41,936	45,303	47,954	50,590	51,924	40,128	35,118	33,004	22,304
Total Equity Capital (\$). ....	906	1,231	1,734	20,098	2,422	2,249	1,971	1,923	1,722
Net Income (Loss) (\$). ....	183.7	332.4	427.9	148.0	80.3	(212.8)	(299.4)	(65.5)	220.4
ITEM	1993	1994	1995	1996	1996 Adj	1997	1998	1999	
Number of Institutions.....	71	63	66	61		56	50	46	
Total Assets (\$). ....	23,449	23,283	29,985	27,706		26,020	21,516	19,625	
Total Deposits (\$). ....	19,632	18,894	23,395	20,428		19,419	15,703	14,302	
Total Liabilities (\$). ....	21,584	21,285	27,006	25,000		23,199	19,146	17,602	
Total Equity Capital (\$). ....	1,864	1,998	2,978	2,706		2,821	2,370	2,023	
Net Income (Loss) (\$). ....	279.4	278.9	216.4	225.5	298.8	333.8	259.9	228.9	

1996 adjusted data exclude the net SAIF special assessment of \$2.1 billion incurred in the third quarter.  
Definitions and footnotes are included in the appended Technical Notes.

**Table 8.1 (continued)**  
**Selected Financial Data For OTS-Regulated Thrift Industry,**  
**Private Sector By State And Territory, 1984 - 1999**  
*(Dollars in Millions)*

**NEW MEXICO**

ITEM	1984	1985	1986	1987	1988	1989	1990	1991	1992
Number of Institutions.....	25	25	25	25	24	18	14	13	13
Total Assets (\$). ....	4,298	4,943	5,822	5,987	5,368	3,689	1,459	1,221	1,213
Total Deposits (\$). ....	3,552	4,136	4,503	4,646	4,660	1,788	1,226	1,088	1,061
Total Liabilities (\$). ....	4,191	4,774	5,664	6,008	5,914	3,670	1,349	1,156	1,131
Total Equity Capital (\$). ....	106	165	154	(21)	(546)	19	70	76	82
Net Income (Loss) (\$). ....	12.3	17.5	(23.3)	(173.1)	(563.1)	(155.9)	(10.4)	7.9	9.5
ITEM	1993	1994	1995	1995	1996 Adj	1997	1998	1999	
Number of Institutions.....	12	12	10	10		10	10	10	
Total Assets (\$). ....	1,253	1,263	1,259	1,433		1,831	2,378	2,869	
Total Deposits (\$). ....	1,022	996	961	1,035		1,282	1,731	1,867	
Total Liabilities (\$). ....	1,161	1,164	1,151	1,318		1,685	2,198	2,675	
Total Equity Capital (\$). ....	93	99	108	115		146	180	195	
Net Income (Loss) (\$). ....	14.8	12.8	14.2	9.8	13.7	20.7	28.4	30.7	

**NEW YORK**

ITEM	1984	1985	1986	1987	1988	1989	1990	1991	1992
Number of Institutions.....	100	100	98	97	96	95	85	77	76
Total Assets (\$). ....	75,516	80,081	90,391	91,690	98,163	89,269	69,607	64,788	54,797
Total Deposits (\$). ....	64,838	66,738	71,070	67,895	91,867	69,926	54,378	51,975	44,562
Total Liabilities (\$). ....	74,088	77,980	86,455	76,833	92,997	86,281	66,051	61,738	51,494
Total Equity Capital (\$). ....	1,428	2,096	3,927	4,787	5,166	2,987	3,399	3,050	3,302
Net Income (Loss) (\$). ....	(64.1)	431.7	874.9	642.6	295.1	(1537.2)	(799.1)	(520.2)	209.3
ITEM	1993	1994	1995	1996	1996 Adj	1997	1998	1999	
Number of Institutions.....	73	70	64	61		60	55	52	
Total Assets (\$). ....	60,772	61,000	64,864	62,572		66,223	66,157	70,510	
Total Deposits (\$). ....	45,420	44,068	45,420	43,295		43,880	38,754	38,572	
Total Liabilities (\$). ....	56,491	56,474	59,865	57,793		60,634	60,755	65,030	
Total Equity Capital (\$). ....	4,282	4,526	4,999	4,779		5,589	5,402	5,480	
Net Income (Loss) (\$). ....	(154.9)	411.8	427.2	434.8	548.9	537.3	544.5	744.0	

1996 adjusted data exclude the net SAIF special assessment of \$2.1 billion incurred in the third quarter.

Definitions and footnotes are included in the appended Technical Notes.

**Table 8.1 (continued)**  
**Selected Financial Data For OTS-Regulated Thrift Industry,**  
**Private Sector By State And Territory, 1984 - 1999**  
*(Dollars in Millions)*

**NORTH CAROLINA**

ITEM	1984	1985	1986	1987	1988	1989	1990	1991	1992
Number of Institutions.....	115	139	139	137	133	128	122	113	60
Total Assets (\$). ....	14,070	17,186	19,170	20,052	21,101	20,966	19,036	17,299	10,170
Total Deposits (\$). ....	12,609	15,379	16,370	16,794	17,514	17,693	16,178	14,841	8,816
Total Liabilities (\$). ....	13,712	16,570	18,266	18,947	19,857	19,661	17,711	16,016	9,343
Total Equity Capital (\$). ....	358	615	900	1,104	1,243	1,305	1,325	1,283	827
Net Income (Loss) (\$). ....	57.0	122.7	185.2	111.7	84.4	23.7	(10.2)	86.9	108.7
ITEM	1993	1994	1995	1996	1996 Adj	1997	1998	1999	
Number of Institutions.....	31	23	22	21		21	22	18	
Total Assets (\$). ....	5,371	3,906	4,326	3,668		3,828	4,284	2,836	
Total Deposits (\$). ....	4,606	3,195	3,341	2,803		2,830	3,069	2,260	
Total Liabilities (\$). ....	4,833	3,481	3,693	3,121		3,243	3,657	2,435	
Total Equity Capital (\$). ....	538	425	631	545		585	627	401	
Net Income (Loss) (\$). ....	44.6	39.3	26.9	14.7	25.4	38.0	28.1	29.5	

**NORTH DAKOTA**

ITEM	1984	1985	1986	1987	1988	1989	1990	1991	1992
Number of Institutions.....	6	6	6	6	6	6	5	4	4
Total Assets (\$). ....	3,248	3,411	3,877	4,183	4,577	4,186	5,237	5,286	6,751
Total Deposits (\$). ....	2,434	2,537	2,486	2,511	2,607	2,750	4,038	4,415	5,791
Total Liabilities (\$). ....	3,186	3,351	3,761	4,047	4,437	4,092	4,993	4,986	6,230
Total Equity Capital (\$). ....	62	60	116	136	140	94	244	300	521
Net Income (Loss) (\$). ....	(2.5)	8.9	40.0	14.6	3.8	(6.7)	34.2	62.5	143.8
ITEM	1993	1994	1995	1996	1996 Adj	1997	1998	1999	
Number of Institutions.....	4	4	4	3		3	3	3	
Total Assets (\$). ....	7,607	8,551	6,687	5,569		955	917	905	
Total Deposits (\$). ....	5,789	6,010	3,600	3,214		792	768	752	
Total Liabilities (\$). ....	7,005	8,018	6,126	5,039		881	838	823	
Total Equity Capital (\$). ....	602	865	561	530		74	79	82	
Net Income (Loss) (\$). ....	73.7	(48.6)	110.7	14.9	34.6	17.5	8.2	7.6	

1996 adjusted data exclude the net SAIF special assessment of \$2.1 billion incurred in the third quarter.  
Definitions and footnotes are included in the appended Technical Notes.

**Table 8.1 (continued)**  
**Selected Financial Data For OTS-Regulated Thrift Industry,**  
**Private Sector By State And Territory, 1984 - 1999**  
*(Dollars in Millions)*

**OHIO**

ITEM	1984	1985	1986	1987	1988	1989	1990	1991	1992
Number of Institutions.....	219	247	232	224	223	216	207	193	181
Total Assets (\$). ....	46,955	50,154	51,245	52,371	54,535	51,513	46,671	40,628	36,480
Total Deposits (\$). ....	41,377	44,373	43,012	43,442	44,685	43,673	39,757	35,118	31,472
Total Liabilities (\$). ....	45,801	48,785	49,249	50,195	51,795	48,800	43,858	38,066	33,612
Total Equity Capital (\$). ....	1,137	1,352	1,994	2,176	2,740	2,713	2,812	2,452	2,869
Net Income (Loss) (\$). ....	27.5	121.6	286.5	82.8	188.1	141.9	45.2	111.9	356.6
ITEM	1993	1994	1995	1996	1996 Adj	1997	1998	1999	
Number of Institutions.....	156	140	133	131		121	115	108	
Total Assets (\$). ....	35,148	35,185	42,812	46,838		53,750	56,721	66,139	
Total Deposits (\$). ....	29,358	27,879	30,700	33,724		36,542	39,983	44,371	
Total Liabilities (\$). ....	31,983	32,038	39,106	43,002		49,466	52,179	61,192	
Total Equity Capital (\$). ....	3,165	3,147	3,706	3,836		4,283	4,542	4,947	
Net Income (Loss) (\$). ....	482.1	392.1	261.0	320.0	449.2	471.9	479.7	564.1	

**OKLAHOMA**

ITEM	1984	1985	1986	1987	1988	1989	1990	1991	1992
Number of Institutions.....	54	54	53	53	39	30	27	20	19
Total Assets (\$). ....	9,268	9,774	9,970	9,974	11,047	7,714	6,726	5,372	5,510
Total Deposits (\$). ....	7,914	8,409	8,610	8,464	8,177	5,699	5,256	3,793	3,759
Total Liabilities (\$). ....	9,019	9,585	9,935	10,337	10,700	7,476	6,463	5,069	6,107
Total Equity Capital (\$). ....	249	188	35	-363	348	238	263	303	404
Net Income (Loss) (\$). ....	(1.7)	(36.4)	(302.3)	(527.4)	(255.4)	(195.0)	32.2	68.0	128.3
ITEM	1993	1994	1995	1996	1996 Adj	1997	1998	1999	
Number of Institutions.....	15	13	13	13		12	12	10	
Total Assets (\$). ....	5,071	5,379	5,790	6,204		5,778	7,883	6,753	
Total Deposits (\$). ....	3,094	2,768	2,918	3,027		3,505	4,863	3,020	
Total Liabilities (\$). ....	4,678	4,975	5,360	5,790		5,382	7,333	6,328	
Total Equity Capital (\$). ....	393	403	430	414		396	549	425	
Net Income (Loss) (\$). ....	73.0	97.0	42.9	33.6	45.8	(58.1)	122.6	137.5	

1996 adjusted data exclude the net SAIF special assessment of \$2.1 billion incurred in the third quarter.  
Definitions and footnotes are included in the appended Technical Notes.

**Table 8.1 (continued)**  
**Selected Financial Data For OTS-Regulated Thrift Industry,**  
**Private Sector By State And Territory, 1984 - 1999**  
*(Dollars in Millions)*

**OREGON**

ITEM	1984	1985	1986	1987	1988	1989	1990	1991	1992
Number of Institutions.....	21	20	20	16	12	12	10	8	8
Total Assets (\$). ....	9,235	9,625	9,541	9,466	1,162	10,727	6,989	1,273	3,833
Total Deposits (\$). ....	6,756	6,900	6,874	6,544	6,749	6,699	5,264	1,156	2,928
Total Liabilities (\$). ....	9,117	9,574	9,603	9,427	10,761	10,758	6,800	1,183	3,536
Total Equity Capital (\$). ....	112	52	(62)	40	401	(31)	190	90	296
Net Income (Loss) (\$). ....	(23.4)	(121.6)	(198.8)	(136.6)	(15.3)	(376.2)	(220.0)	3.4	27.1
ITEM	1993	1994	1995	1996	1996 Adj	1997	1998	1999	
Number of Institutions.....	7	8	8	8		7	7	6	
Total Assets (\$). ....	4,491	5,650	9,360	13,815		14,792	27,770	2,697	
Total Deposits (\$). ....	2,444	2,594	2,967	3,324		1,768	1,743	2,028	
Total Liabilities (\$). ....	3,941	5,058	8,301	12,404		13,114	25,650	2,433	
Total Equity Capital (\$). ....	550	592	1,059	1,411		1,678	2,120	264	
Net Income (Loss) (\$). ....	26.8	24.1	27.4	48.3	59.6	(9.7)	318.3	141.6	

**PENNSYLVANIA**

ITEM	1984	1985	1986	1987	1988	1989	1990	1991	1992
Number of Institutions.....	178	176	170	170	167	162	150	127	102
Total Assets (\$). ....	31,966	35,242	38,133	42,795	45,618	39,171	34,540	28,757	24,429
Total Deposits (\$). ....	27,476	30,118	31,624	33,056	35,685	31,894	29,097	24,261	20,433
Total Liabilities (\$). ....	30,783	33,804	36,387	40,676	43,432	37,451	32,558	26,883	22,713
Total Equity Capital (\$). ....	1,183	1,435	1,743	2,119	2,187	1,720	2,093	1,874	1,716
Net Income (Loss) (\$). ....	144.9	209.3	280.4	222.6	15.7	(481.6)	(64.2)	99.0	178.0
ITEM	1993	1994	1995	1996	1996 Adj	1997	1998	1999	
Number of Institutions.....	89	82	78	73		69	70	68	
Total Assets (\$). ....	22,836	22,935	26,670	29,102		35,634	43,540	48,139	
Total Deposits (\$). ....	17,855	17,010	19,505	19,670		23,661	28,970	28,094	
Total Liabilities (\$). ....	21,057	21,082	24,411	26,728		32,747	39,879	43,906	
Total Equity Capital (\$). ....	1,780	1,852	2,259	2,374		2,888	3,661	4,233	
Net Income (Loss) (\$). ....	193.6	168.9	200.0	153.8	225.9	240.5	280.1	388.2	

1996 adjusted data exclude the net SAIF special assessment of \$2.1 billion incurred in the third quarter.  
Definitions and footnotes are included in the appended Technical Notes.

**Table 8.1 (continued)**  
**Selected Financial Data For OTS-Regulated Thrift Industry,**  
**Private Sector By State And Territory, 1984 - 1999**  
*(Dollars in Millions)*

**PUERTO RICO**

ITEM	1984	1985	1986	1987	1988	1989	1990	1991	1992
Number of Institutions.....	12	12	10	10	10	11	10	10	9
Total Assets (\$). ....	4,531	5,059	5,568	6,221	6,807	7,068	5,432	5,346	4,267
Total Deposits (\$). ....	2,673	2,977	3,230	3,713	4,110	5,108	4,041	4,139	3,118
Total Liabilities (\$). ....	4,457	4,939	5,370	5,895	6,459	6,741	5,165	5,059	4,034
Total Equity Capital (\$). ....	74	120	198	325	348	327	267	287	234
Net Income (Loss) (\$). ....	15.7	42.9	66.5	47.5	32.5	0.4	(19.4)	19.8	28.0
ITEM	1993	1994	1995	1996	1996 Adj	1997	1998	1999	
Number of Institutions.....	8	3	2	2		1	0	0	
Total Assets (\$). ....	4,556	217	189	310		30	0	0	
Total Deposits (\$). ....	3,176	180	135	209		22	0	0	
Total Liabilities (\$). ....	4,284	201	170	284		26	0	0	
Total Equity Capital (\$). ....	272	16	19	26		3	0	0	
Net Income (Loss) (\$). ....	61.5	42.2	1.6	2.5	3.0	3.4	0.0	0.0	

**RHODE ISLAND**

ITEM	1984	1985	1986	1987	1988	1989	1990	1991	1992
Number of Institutions.....	6	5	5	5	4	4	4	3	3
Total Assets (\$). ....	4,326	4,710	5,986	6,017	3,818	3,383	2,899	2,290	1,936
Total Deposits (\$). ....	3,645	3,502	4,078	4,016	2,682	2,619	2,282	1,922	1,765
Total Liabilities (\$). ....	4,095	4,333	5,469	5,537	3,564	3,257	2,736	2,233	1,905
Total Equity Capital (\$). ....	231	376	517	480	254	125	163	58	31
Net Income (Loss) (\$). ....	7.4	36.8	40.0	24.6	26.5	(37.0)	(12.9)	(132.1)	(28.3)
ITEM	1993	1994	1995	1996	1996 Adj	1997	1998	1999	
Number of Institutions.....	2	3	3	3		4	4	4	
Total Assets (\$). ....	98	359	386	412		568	592	585	
Total Deposits (\$). ....	79	279	285	308		428	455	453	
Total Liabilities (\$). ....	93	310	329	346		475	504	502	
Total Equity Capital (\$). ....	5	49	57	66		93	87	84	
Net Income (Loss) (\$). ....	0.6	2.0	10.2	11.2	11.5	16.1	16.7	7.9	

1996 adjusted data exclude the net SAIF special assessment of \$2.1 billion incurred in the third quarter.  
Definitions and footnotes are included in the appended Technical Notes.

**Table 8.1 (continued)**  
**Selected Financial Data For OTS-Regulated Thrift Industry,**  
**Private Sector By State And Territory, 1984 - 1999**  
*(Dollars in Millions)*

**SOUTH CAROLINA**

ITEM	1984	1985	1986	1987	1988	1989	1990	1991	1992
Number of Institutions.....	46	47	49	49	47	46	46	45	39
Total Assets (\$). ....	9,092	9,590	10,281	10,771	11,696	10,835	10,883	10,695	10,148
Total Deposits (\$). ....	7,628	8,014	8,364	8,618	9,083	8,738	8,704	8,576	8,156
Total Liabilities (\$). ....	8,918	9,339	9,913	10,325	11,196	10,272	10,241	10,014	9,423
Total Equity Capital (\$). ....	174	251	365	444	500	563	642	680	725
Net Income (Loss) (\$). ....	11.7	55.1	63.4	47.8	43.9	(1.0)	41.0	53.5	77.4
ITEM	1993	1994	1995	1996	1996 Adj	1997	1998	1999	
Number of Institutions.....	38	37	33	34		32	30	31	
Total Assets (\$). ....	9,467	8,024	7,310	7,721		8,033	7,994	8,963	
Total Deposits (\$). ....	7,553	6,172	5,646	5,876		5,907	5,691	6,032	
Total Liabilities (\$). ....	8,801	7,348	6,642	7,028		7,244	7,175	8,135	
Total Equity Capital (\$). ....	665	676	667	693		788	819	828	
Net Income (Loss) (\$). ....	(53.7)	77.6	72.6	48.4	70.8	74.7	89.1	93.2	

**SOUTH DAKOTA**

ITEM	1984	1985	1986	1987	1988	1989	1990	1991	1992
Number of Institutions.....	14	13	12	12	11	12	12	10	9
Total Assets (\$). ....	1,354	1,346	1,371	1,395	1,414	1,439	1,351	1,171	968
Total Deposits (\$). ....	1,233	1,241	1,272	1,254	1,258	1,301	1,236	1,063	845
Total Liabilities (\$). ....	1,327	1,314	1,327	1,349	1,356	1,396	1,321	1,139	888
Total Equity Capital (\$). ....	27	32	44	46	57	43	30	32	81
Net Income (Loss) (\$). ....	0.2	7.0	8.3	2.7	6.3	(10.5)	(10.9)	(2.6)	5.7
ITEM	1993	1994	1995	1996	1996 Adj	1997	1998	1999	
Number of Institutions.....	7	6	6	5		5	4	4	
Total Assets (\$). ....	788	757	924	844		886	893	988	
Total Deposits (\$). ....	673	600	725	678		718	694	747	
Total Liabilities (\$). ....	722	698	852	779		816	821	914	
Total Equity Capital (\$). ....	65	59	71	65		70	72	74	
Net Income (Loss) (\$). ....	11.7	6.8	6.6	5.2	8.0	9.9	9.6	10.0	

1996 adjusted data exclude the net SAIF special assessment of \$2.1 billion incurred in the third quarter.  
Definitions and footnotes are included in the appended Technical Notes.

**Table 8.1 (continued)**  
**Selected Financial Data For OTS-Regulated Thrift Industry,**  
**Private Sector By State And Territory, 1984 - 1999**  
*(Dollars in Millions)*

**TENNESSEE**

ITEM	1984	1985	1986	1987	1988	1989	1990	1991	1992
Number of Institutions.....	66	62	64	63	60	53	49	44	38
Total Assets (\$). ....	9,511	9,710	10,524	11,423	12,081	11,179	10,863	9,546	8,228
Total Deposits (\$). ....	8,562	8,570	8,942	9,240	9,860	9,519	9,378	8,371	7,135
Total Liabilities (\$). ....	9,223	9,338	9,918	10,741	11,336	10,393	10,199	8,897	7,633
Total Equity Capital (\$). ....	288	372	606	681	745	787	664	649	593
Net Income (Loss) (\$). ....	18.2	57.6	74.4	50.5	18.8	24.7	(66.7)	34.3	57.7
ITEM	1993	1994	1995	1996	1996 Adj	1997	1998	1999	
Number of Institutions.....	32	30	25	23		23	24	24	
Total Assets (\$). ....	6,323	6,959	6,849	3,932		4,218	5,465	6,146	
Total Deposits (\$). ....	5,252	5,245	4,690	3,267		3,495	4,243	4,859	
Total Liabilities (\$). ....	5,817	6,390	6,289	3,538		3,753	4,847	5,461	
Total Equity Capital (\$). ....	506	569	560	384		464	619	685	
Net Income (Loss) (\$). ....	65.5	77.8	77.6	50.4	68.2	42.5	59.1	63.7	

**TEXAS**

ITEM	1984	1985	1986	1987	1988	1989	1990	1991	1992
Number of Institutions.....	267	273	281	279	204	115	80	68	64
Total Assets (\$). ....	77,064	91,290	96,323	99,080	110,499	68,452	58,586	48,864	47,565
Total Deposits (\$). ....	61,991	72,806	80,430	85,325	83,950	45,440	40,405	37,365	33,299
Total Liabilities (\$). ....	74,737	88,317	97,290	106,916	114,527	66,932	45,411	46,469	44,648
Total Equity Capital (\$). ....	2,239	2,832	(1,078)	(7,840)	(4,088)	1,517	2,076	2,395	2,917
Net Income (Loss) (\$). ....	282.1	462.5	(3,208.3)	(7,271.4)	(10,497.6)	(978.4)	(200.6)	213.5	739.8
ITEM	1993	1994	1995	1996	1996 Adj	1997	1998	1999	
Number of Institutions.....	62	52	45	37		33	30	26	
Total Assets (\$). ....	42,982	50,007	52,288	54,427		40,325	40,173	45,546	
Total Deposits (\$). ....	25,503	29,394	30,641	28,053		21,702	21,585	25,553	
Total Liabilities (\$). ....	40,014	46,559	48,461	50,082		37,220	37,061	41,971	
Total Equity Capital (\$). ....	2,948	3,448	3,827	4,345		3,105	3,111	3,575	
Net Income (Loss) (\$). ....	754.0	353.9	577.1	1,037.1	1,179.3	482.4	380.8	395.8	

1996 adjusted data exclude the net SAIF special assessment of \$2.1 billion incurred in the third quarter.

Definitions and footnotes are included in the appended Technical Notes.

**Table 8.1 (continued)**  
**Selected Financial Data For OTS-Regulated Thrift Industry,**  
**Private Sector By State And Territory, 1984 - 1999**  
*(Dollars in Millions)*

**UTAH**

ITEM	1984	1985	1986	1987	1988	1989	1990	1991	1992
Number of Institutions.....	15	14	14	13	13	10	8	6	5
Total Assets (\$). ....	6,288	6,004	5,907	7,070	7,617	4,818	3,853	3,018	1,277
Total Deposits (\$). ....	4,578	4,482	4,399	4,584	4,615	2,864	2,316	1,987	968
Total Liabilities (\$). ....	6,101	5,851	5,874	6,905	7,410	4,295	3,313	2,462	1,178
Total Equity Capital (\$). ....	186	152	31	165	208	522	540	556	98
Net Income (Loss) (\$). ....	(14.3)	(58.6)	(114.8)	(92.6)	(75.3)	(165.9)	5.6	19.3	44.6
ITEM	1993	1994	1995	1996	1996 Adj	1997	1998	1999	
Number of Institutions.....	4	4	3	2		2	3	4	
Total Assets (\$). ....	989	929	651	571		1,265	1,303	1,052	
Total Deposits (\$). ....	710	570	336	260		472	448	491	
Total Liabilities (\$). ....	896	810	557	436		1,088	1,115	912	
Total Equity Capital (\$). ....	93	119	95	135		177	188	140	
Net Income (Loss) (\$). ....	20.4	12.9	14.7	14.9	16.3	15.0	16.3	44.5	

**VERMONT**

ITEM	1984	1985	1986	1987	1988	1989	1990	1991	1992
Number of Institutions.....	4	4	4	4	4	4	4	4	4
Total Assets (\$). ....	328	372	427	514	585	565	595	564	630
Total Deposits (\$). ....	288	308	319	367	420	414	419	432	485
Total Liabilities (\$). ....	306	348	400	485	552	533	561	531	595
Total Equity Capital (\$). ....	22	24	27	29	33	33	34	33	34
Net Income (Loss) (\$). ....	1.0	1.7	3.8	3.7	2.8	0.7	1.8	(1.3)	1.6
ITEM	1993	1994	1995	1996	1996 Adj	1997	1998	1999	
Number of Institutions.....	4	3	3	3		2	2	2	
Total Assets (\$). ....	653	698	986	1,027		186	210	244	
Total Deposits (\$). ....	482	500	756	766		149	157	166	
Total Liabilities (\$). ....	616	657	914	953		172	195	228	
Total Equity Capital (\$). ....	38	41	72	74		14	15	16	
Net Income (Loss) (\$). ....	3.2	4.0	5.8	5.1	8.1	(0.3)	1.1	1.4	

1996 adjusted data exclude the net SAIF special assessment of \$2.1 billion incurred in the third quarter.  
Definitions and footnotes are included in the appended Technical Notes.

**Table 8.1 (continued)**  
**Selected Financial Data For OTS-Regulated Thrift Industry,**  
**Private Sector By State And Territory, 1984 - 1999**  
*(Dollars in Millions)*

**VIRGIN ISLANDS**

ITEM	1984	1985	1986	1987	1988	1989	1990	1991	1992
Number of Institutions.....				1	1	1	1	1	1
Total Assets (\$). ....				4	151	34	41	47	49
Total Deposits (\$). ....				1	10	31	37	41	41
Total Liabilities (\$). ....				2	14	33	39	45	46
Total Equity Capital (\$). ....				2	2	2	2	3	3
Net Income (Loss) (\$). ....				(0.1)	(0.4)	0.2	0.4	0.5	0.1

  

ITEM	1993	1994	1995	1996	1996 Adj	1997	1998	1999
Number of Institutions.....	1	1	1	1		1	1	1
Total Assets (\$). ....	48	48	57	57		54	55	56
Total Deposits (\$). ....	37	38	51	46		40	39	37
Total Liabilities (\$). ....	45	45	53	53		49	50	52
Total Equity Capital (\$). ....	3	3	4	4		4	4	4
Net Income (Loss) (\$). ....	0.6	0.1	0.2	0.4	0.5	0.1	0.2	0.2

**VIRGINIA**

ITEM	1984	1985	1986	1987	1988	1989	1990	1991	1992
Number of Institutions.....	67	67	66	66	62	58	56	51	44
Total Assets (\$). ....	19,361	21,071	22,788	25,515	29,946	28,706	25,783	19,109	14,958
Total Deposits (\$). ....	15,352	17,137	18,254	19,368	21,720	21,335	20,103	14,628	10,981
Total Liabilities (\$). ....	18,837	20,251	21,761	24,442	28,660	27,363	25,669	18,245	13,979
Total Equity Capital (\$). ....	521	804	1,010	1,072	1,286	1,343	1,113	865	979
Net Income (Loss) (\$). ....	30.2	122.5	152.2	38.7	4.0	13.8	(327.5)	(208.3)	66.9

  

ITEM	1993	1994	1995	1996	1996 Adj	1997	1998	1999
Number of Institutions.....	43	37	31	30		27	21	19
Total Assets (\$). ....	14,346	13,486	9,046	15,432		15,902	15,430	21,808
Total Deposits (\$). ....	10,150	9,105	6,290	10,719		11,597	10,770	14,313
Total Liabilities (\$). ....	13,302	12,516	8,241	14,110		14,514	14,224	20,234
Total Equity Capital (\$). ....	1,044	969	805	1,177		1,388	1,206	1,574
Net Income (Loss) (\$). ....	60.0	61.8	84.5	81.8	123.5	146.7	184.1	131.9

1996 adjusted data exclude the net SAIF special assessment of \$2.1 billion incurred in the third quarter.  
Definitions and footnotes are included in the appended Technical Notes.

**Table 8.1 (continued)**  
**Selected Financial Data For OTS-Regulated Thrift Industry,**  
**Private Sector By State And Territory, 1984 - 1999**  
*(Dollars in Millions)*

**WASHINGTON**

ITEM	1984	1985	1986	1987	1988	1989	1990	1991	1992
Number of Institutions.....	46	46	44	39	33	31	27	20	15
Total Assets (\$). ....	13,919	16,330	18,273	17,460	17,252	15,972	16,594	15,807	15,593
Total Deposits (\$). ....	10,668	11,665	12,124	11,656	11,498	10,645	11,510	10,744	10,585
Total Liabilities (\$). ....	13,246	15,465	17,253	16,499	16,256	14,868	15,371	14,381	13,983
Total Equity Capital (\$). ....	665	852	976	954	996	1,104	1,223	1,427	1,611
Net Income (Loss) (\$). ....	48.7	38.1	119.1	85.9	56.9	89.5	118.5	152.1	124.4
ITEM	1993	1994	1995	1996	1996 Adj	1997	1998	1999	
Number of Institutions.....	13	12	11	9		10	9	9	
Total Assets (\$). ....	16,240	18,554	9,665	9,602		10,143	10,649	11,607	
Total Deposits (\$). ....	10,349	10,855	5,683	5,481		6,002	6,818	7,209	
Total Liabilities (\$). ....	14,605	16,744	8,637	8,592		8,952	9,366	10,351	
Total Equity Capital (\$). ....	1,636	1,810	1,028	1,010		1,192	1,283	1,256	
Net Income (Loss) (\$). ....	238.3	219.3	179.8	110.7	134.1	146.9	152.1	156.4	

**WEST VIRGINIA**

ITEM	1984	1985	1986	1987	1988	1989	1990	1991	1992
Number of Institutions.....	19	19	18	18	16	16	15	12	11
Total Assets (\$). ....	2,210	2,294	2,102	2,002	2,074	2,167	1,920	1,228	1,218
Total Deposits (\$). ....	1,936	1,977	1,863	1,763	1,731	1,767	1,612	1,063	1,059
Total Liabilities (\$). ....	2,120	2,195	2,009	1,923	1,940	2,024	1,772	1,128	1,100
Total Equity Capital (\$). ....	91	99	93	79	134	143	148	100	118
Net Income (Loss) (\$). ....	3.5	7.9	(8.8)	(16.0)	9.3	10.3	3.0	4.5	12.5
ITEM	1993	1994	1995	1996	1996 Adj	1997	1998	1999	
Number of Institutions.....	11	10	10	9		8	7	7	
Total Assets (\$). ....	1,281	1,399	1,471	1,106		1,102	775	839	
Total Deposits (\$). ....	1,093	1,146	1,194	891		887	659	704	
Total Liabilities (\$). ....	1,151	1,256	1,305	968		972	676	737	
Total Equity Capital (\$). ....	130	143	166	138		130	99	103	
Net Income (Loss) (\$). ....	16.8	13.5	13.6	6.0	9.6	9.2	7.3	6.4	

1996 adjusted data exclude the net SAIF special assessment of \$2.1 billion incurred in the third quarter.  
Definitions and footnotes are included in the appended Technical Notes.

**Table 8.1 (continued)**  
**Selected Financial Data For OTS-Regulated Thrift Industry,**  
**Private Sector By State And Territory, 1984 - 1999**  
*(Dollars in Millions)*

**WISCONSIN**

ITEM	1984	1985	1986	1987	1988	1989	1990	1991	1992
Number of Institutions.....	83	80	79	75	72	68	65	61	50
Total Assets (\$). ....	14,857	15,191	15,786	16,382	16,982	16,870	17,596	17,810	13,867
Total Deposits (\$). ....	12,298	13,370	13,711	14,051	14,511	14,361	15,357	15,497	11,548
Total Liabilities (\$). ....	14,073	14,342	14,783	15,307	15,802	15,576	16,248	16,371	12,760
Total Equity Capital (\$). ....	783	849	1,002	1,075	1,170	1,294	1,349	1,439	1,107
Net Income (Loss) (\$). ....	54.2	83.6	128.9	67.2	85.9	75.2	56.0	103.4	147.1
ITEM	1993	1994	1995	1996	1996 Adj	1997	1998	1999	
Number of Institutions.....	37	30	28	28		24	22	20	
Total Assets (\$). ....	13,828	14,519	15,563	16,788		16,144	10,051	11,271	
Total Deposits (\$). ....	11,151	10,820	11,649	12,194		11,924	7,262	7,509	
Total Liabilities (\$). ....	12,675	13,376	14,261	15,507		11,883	9,211	10,408	
Total Equity Capital (\$). ....	1,153	1,141	1,302	1,281		1,261	840	863	
Net Income (Loss) (\$). ....	139.3	122.9	148.1	114.9	164.0	120.9	168.9	87.7	

**WYOMING**

ITEM	1984	1985	1986	1987	1988	1989	1990	1991	1992
Number of Institutions.....	12	12	11	11	10	9	7	6	6
Total Assets (\$). ....	1,265	1,282	1,284	1,194	1,305	1,141	913	812	823
Total Deposits (\$). ....	1,154	1,163	1,148	1,124	1,073	945	713	707	690
Total Liabilities (\$). ....	1,225	1,260	1,268	1,233	1,258	1,100	863	758	756
Total Equity Capital (\$). ....	40	22	16	(39)	48	42	50	54	67
Net Income (Loss) (\$). ....	(1.4)	(5.4)	(17.2)	(43.0)	(37.4)	(6.4)	1.7	3.9	13.0
ITEM	1993	1994	1995	1996	1996 Adj	1997	1998	1999	
Number of Institutions.....	6	5	4	4		4	4	4	
Total Assets (\$). ....	856	342	303	340		358	364	366	
Total Deposits (\$). ....	696	281	241	248		249	262	263	
Total Liabilities (\$). ....	779	297	258	291		303	309	313	
Total Equity Capital (\$). ....	77	45	44	50		54	55	53	
Net Income (Loss) (\$). ....	9.8	3.4	2.3	2.1	3.1	3.6	3.5	3.2	

1996 adjusted data exclude the net SAIF special assessment of \$2.1 billion incurred in the third quarter.  
Definitions and footnotes are included in the appended Technical Notes.

**Table 9.1**  
**Holding Companies Ownership of OTS-Regulated Thrifts, 1993 - 1999<sup>14</sup>**

Year-End	Number of Holding Companies (#)	Number of Thrifts (#)	Percent of OTS-Reg. Industry (%)
1993	748	585	35.1
1994	845	654	42.4
1995	895	668	46.5
1996	875	651	48.8
1997	875	617	50.8
1998	940	610	53.3
1999	1,052	606	54.9

Note: Since some thrifts are held by more than one holding company, the number of holding companies exceeds the number of thrifts held.

Definitions and footnotes are included in the appended Technical Notes.

**Table 9.2**  
**Number and Assets of Thrifts Owned by Holding Companies, 1996 - 1999<sup>14</sup>**  
*(Dollars in Billions)*

Holding Company Type	1996			1997		
	Number of Holding Companies (#)	Number of Thrifts (#)	Thrift Assets (\$)	Number of Holding Companies (#)	Number of Thrifts (#)	Thrift Assets (\$)
<i>OTS-Regulated Holding Companies (HCs)</i>						
Unitary	704	515	467	734	510	539
Multiple	40	39	94	31	26	56
Total OTS-Regulated HCs	744	554	561	765	536	595
<i>FRB/OTS Supervised Bank/Thrift HC Owning A Thrift</i>						
Unitary	116	82	68	98	71	81
Multiple	15	15	4	12	10	9
Total Holding Companies and Thrifts in Holding Companies	875	651	632	875	617	685

Holding Company Type	1998			1999		
	Number of Holding Companies (#)	Number of Thrifts (#)	Thrift Assets (\$)	Number of Holding Companies (#)	Number of Thrifts (#)	Thrift Assets (\$)
<i>OTS-Regulated Holding Companies (HCs)</i>						
Unitary	828	525	601	931	513	627
Multiple	13	19	47	13	19	54
Total OTS-Regulated HCs	841	544	648	944	532	682
<i>FRB/OTS Supervised Bank/Thrift HC Owning A Thrift</i>						
Unitary	87	56	94	80	53	78
Multiple	12	10	1	28	21	38
Total Holding Companies and Thrifts in Holding Companies	940	610	743	1,052	606	797

Note: Since some thrifts are held by more than one holding company, the number of holding companies exceed number of thrifts held.

Data excludes holding companies and their thrifts currently under review for change in status.

Definitions and footnotes are included in the appended Technical Notes.

## TECHNICAL NOTES 1999 FACT BOOK

### THRIFT INDUSTRY FINANCIAL DATA COVERAGE

Data are for thrift institutions (savings and loan associations and savings banks) supervised by the Office of Thrift Supervision (OTS), and its predecessor, the Federal Home Loan Bank Board (FHLBB), unless otherwise indicated. The OTS was created upon enactment on August 8, 1989, of the Financial Institutions Reform, Recovery, and Enforcement Act. At that time, the FHLBB and the Federal Savings and Loan Insurance Corporation (FSLIC) were abolished. Thrift deposits are primarily insured by the Savings Association Insurance Fund (SAIF), formerly the FSLIC, but some thrift deposits are also insured by the Bank Insurance Fund (BIF). The FDIC has supervisory authority over both the SAIF and the BIF. SAIF data subgroups reported include: SAIF-insured savings and loan associations, SAIF-insured savings banks, and SAIF-insured stock thrifts. Total assets and liabilities for the period 1933-1977 are for all FSLIC-insured thrifts. Starting in 1978, OTS-regulated thrift data are for private sector thrifts only.

The sources of data used in compiling this publication for the period prior to 1978 are the Federal Home Loan Bank Board / Office of Thrift Supervision *Savings & Home Financing Source Book* and the Federal Deposit Insurance Corporation *Statistics on Banking*. The sources of data used in compiling this publication for the period 1978 through 1999 are the OTS Thrift Financial Report (TFR) system database and the FDIC *Statistics on Banking*. Data for OTS-regulated thrifts for the period 1978 through 1999 are for private sector institutions and exclude institutions that were in conservatorship, receivership, or were self liquidating. Data for FDIC-regulated thrift institutions exclude Resolution Trust Corporation conservatorships and receiverships. FDIC financial data is preliminary for 1998 and 1999.

Beginning with June 1996, the TFR was converted to a fully consolidated report, replacing the separate reporting of the thrift, its subsidiaries, and the consolidated entity. Additional reporting changes are described in the Data Definitions section of the Technical Notes.

On September 30, 1996, President Clinton signed the Economic Growth and Regulatory Paperwork Reduction Act of 1996, which included the Deposit Insurance Funds Act of 1996 (DIFA). The major element of the DIFA was to capitalize the Savings Association Insurance Fund (SAIF) through a one-time special assessment on institutions that have deposits insured by the SAIF. The special assessment was reflected as an expense in institutions' third quarter 1996 financial statements. Information presented herein show profitability data with and estimated values without the SAIF assessment expense, which amounted to \$2.1 billion nationwide.

All data through September 1998 exclude one self-liquidating thrift, except as follows: three self-liquidating thrifts are excluded in 1995 and two in 1997. Two thrifts did not report financial data for December 1998 and one thrift for June 1999 and December 1999.

Individual Federal and State Charter Group table information are not adjusted for parent thrift and subsidiary thrift charter differences, where the parent thrift and subsidiary are different charter types or are located in different states.

**Note:** Further discussion of individual data elements can be found in the TFR Instruction Manual. The TFR Instruction Manual is available on the OTS Internet site at [www.ots.treas.gov](http://www.ots.treas.gov), or by calling (202) 906-6078. Additional information may be obtained by contacting OTS, Dissemination Branch, 1700 G Street, N.W. Washington, D.C. 20552, or by visiting the OTS Internet site.

## I. SPECIFIC FOOTNOTES

### All Tables

1. (a) Data for the period 1933-1989 are for FSLIC-insured thrift institutions.  
(b) Data after August 1989 are for SAIF-insured private sector thrift institutions.  
(c) Numbers may not sum due to rounding.

### Tables 1.1, 1.2, 1.3, 1.4, 1.5, 1.6

2. Data for OTS-regulated state-chartered stock and mutual savings banks are estimated for the period 1986 - 1991. Some institutions were erroneously classified in the OTS system after they changed their names to savings bank but continued to function as a savings and loan association without authority to sell stock.

### Tables 1.6, 3.1, 3.2

3. *Return on Equity* (ROE) is net income divided by average total equity capital.
4. *Return on Assets* (ROA) is net income divided by average total assets.

### Table 2.3

5. Contra-assets for the period 1978-1983 are estimated by subtracting all other categories from Total Assets. A contra-asset is a balance sheet item that reduces either an asset, liability, or equity to show a more proper amount for the item in the associated category.

### Table 3.3

6. *Income Statement Detail*
  - a. **Provisions for Losses** were not separately reported prior to 1984. Prior to 1984 they were included in *Nonoperating Expense*.
  - b. **Loss provisions** for non-interest-bearing assets are included in noninterest expense.
  - c. **Net Gain (Loss) on Sale of Assets** was not separately reported prior to 1984. Starting in 1996 Net Gain (Loss) on Sale of Assets is not reported separately. Effective March 1996, this item is reported in Noninterest Income.
  - d. **Other** is defined as extraordinary items, net of tax effect, and cumulative effect of changes in accounting principles. Extraordinary items are material events and transactions that are unusual and infrequent.

### Table 4.1

7. *Capital Ratios*:
    - a. **Equity Capital ratio** is equity capital divided by total assets.
    - b. **Tangible Capital** is equity capital adjusted for unrealized losses (gains) on certain available-for-sale securities minus investments in and advances to "nonincludable" subsidiaries required to be deducted, goodwill and other intangible assets, and nonqualifying equity instruments; plus minority interest in includable consolidated subsidiaries and mutual institutions' nonwithdrawable deposit accounts; minus excess qualifying purchased mortgage loan servicing and excess net deferred tax assets. Adjusted tangible assets are tangible assets plus qualifying intangible assets minus disallowed servicing assets and deferred tax assets. The tangible capital ratio is tangible capital divided by adjusted tangible assets.
    - c. **Tier 1 Capital** (Core Capital) is tangible capital plus qualifying intangible assets minus excess qualifying intangible assets and net deferred tax assets.
- Tier 1 Leverage ratio** is Tier 1 capital divided by adjusted tangible assets.
- Tier 1 Risk-Based ratio** is core capital divided by total risk-weighted assets.

**Table 4.2**

8. *Federal Deposit Insurance Corporation Improvement Act (FDICIA)*
- (A) Prompt Corrective Action (PCA) definitions:
- a. A **well-capitalized** thrift has total Risk-Based Capital greater than or equal to 10% and Tier 1 Risk-Based Capital (core capital) greater than or equal to 6% and Tier 1 Leverage Ratio greater than or equal to 5%.
  - b. An **adequately capitalized** thrift has total Risk-Based Capital greater than or equal to 8% and Tier 1 Risk-Based Capital (core capital) greater than or equal to 4% and Tier 1 Leverage Ratio greater than or equal to 4% (3% if the thrift received a composite examination rating of 1).
  - c. An **undercapitalized** thrift has total Risk-Based Capital less than 8% or Tier 1 Risk-Based Capital (core capital) less than 4% or Tier 1 Leverage Ratio less than 4% (3% if the thrift received a composite examination rating of 1).
  - d. A **significantly undercapitalized** thrift has total Risk-Based Capital less than 6% of risk-weighted assets or Tier 1 Risk-Based Capital (core capital) less than 3% or Tier 1 Leverage Ratio less than 3%.
  - e. A **critically undercapitalized** thrift has a Tangible Capital ratio less than 2%.
- (B) PCA data exclude information on thrifts that failed to file their TFRs in a timely fashion.
- (C) Total category assets may not sum to total industry assets due to rounding.

**Tables 5.1, 5.2, 5.3, 5.4, 5.5, 5.6, 5.7**

9. *Asset Quality Summary*
- a. Foreclosures are reported as of judgment date, even if subject to a redemption period. Prior to 1980, foreclosure rates are calculated as a percent of month-end mortgage holdings.
  - b. Mortgage delinquencies prior to 1987 include all mortgage loans 60 or more days delinquent. During the years 1987-1989, data include construction and land loans past due, permanent loans secured by 1-4 dwelling unit properties 60 or more days delinquent, and all other permanent loans past due. Starting in 1990 data include mortgage loans 30 to 89 days past due.
  - c. Noncurrent loans are defined as loans 90 or more days past due or in nonaccrual status. Beginning in 1996, delinquent and noncurrent loans are reported net of specific valuation allowances.
  - d. Charge-offs are for OTS-regulated private sector thrifts and exclude data for thrifts that are not regulated by OTS, OTS-regulated thrifts that are in conservatorship or receivership, or are self-liquidating.
  - e. Charge-offs for 1996 and prior years are the amount of loss on assets charged off to general valuation allowances plus the amount of specific valuation allowances eliminated on sale of related assets. For 1997 and subsequent years, charge-offs are the amount of loss on assets charged off to general valuation allowances plus the amount of loss on assets charged to earnings and provided to specific valuation allowances.

**Table 6.1**

10. *Mortgage Originations*
- a. **Mortgage Refinancing** data include only those loans refinanced with the original lender.
  - b. **Data for Multifamily Construction (Constr.) Loans**, nonresidential permanent loans, nonresidential construction loans, and permanent land loans for 1993, 1994, 1995, and 1996 are estimated.
  - c. **Total Mortgage Loans** for 1960 -1962 include categories not listed separately.
  - d. **Total Originations** include all categories. Mortgage refinancings are distributed among each of the categories as appropriate.

**Table 6.2**11. *Mortgage Lending Activity*

- a. **Mortgage Total** equals mortgages originated in the year, mortgage refinancings, and net mortgage loan purchases, minus any principal repayments.
- b. **Mortgage-Backed Securities (MBS) Outstanding** equals MBS purchases, minus MBS sales (net MBS purchases), minus any principal repayments.
- c. **Principal repayments** are not listed separately.
- d. **Data on MBS purchases and sales** prior to 1990 are inconsistent and are not published here.
- e. **Mortgage portfolio** total equals mortgages outstanding plus MBS outstanding.
- f. **Net mortgage loan purchases** equals mortgage loan purchases minus mortgage loans sold and excludes MBS transactions.

**Table 6.3**12. *OTS-Regulated 1-4 Family Fixed- and Adjustable-Rate Mortgage Market Share*

- a. Balloon mortgage products are included in adjustable-rate mortgages.
- b. Total 1-4 family mortgages are for thrifts filing a TFR schedule MR (Maturity and Rate data) and starting in 1993, Schedule CMR (Consolidated Maturity and Rate data). Not all institutions are required to file Schedule CMR. Thrifts with assets less than \$300 million and risk-based capital in excess of 12 are exempt from filing Schedule CMR, but many file voluntarily.

**Table 7.1**13. *Structural Data*

- a. Structural data are counted in the year of consummation.
- b. **External Acquisitions** include OTS-regulated thrift institutions acquired by a bank or bank holding company, non-OTS-regulated thrift, or thrift holding company where the charter changes to a non-OTS-regulated type.

**Table 8.1**14. *Selected Financial Data for OTS-Regulated Thrift Industry, Private Sector by State and Territory*

Total liabilities include redeemable preferred stock and minority investment.

**Table 9.1**15. *Holding Companies*

Holding companies are classified as one of the following four structures:

- a. Unitary nondiversified,
- b. Unitary diversified,
- c. Multiple nondiversified, or
- d. Multiple diversified.

A company that owns one thrift is a unitary holding company while a company that controls two or more thrifts is a multiple holding company. Holding companies are further divided into diversified and nondiversified companies. A diversified thrift holding company's thrift-related activities constitute less than 50 percent of the company's consolidated net worth and consolidated earnings. A nondiversified holding company is one that does not meet this test.

Further information on this topic is available in the OTS Regulatory Handbook on Holding Companies dated September 1993.

## **II. SELECTED BALANCE-SHEET ITEMS**

### **Total Assets:**

Beginning in 1982, balances reflect a regulatory change adopted in July 1982, which provided that certain balances previously reported as liability items be reported as contra-asset items (deductions from asset accounts).

### **Mortgage Loans Outstanding:**

Balances exclude mortgage-backed securities, which are reported separately. Beginning in 1982, balances reflect a regulatory change adopted in July 1982, which provided that certain balances previously reported as liability items be reported as contra-asset items (deductions from asset accounts).

### **Mortgage-Backed Securities:**

Includes mortgage-backed pass-through securities (holders have an undivided equity interest in the underlying mortgage loans).

### **Nonmortgage Loans:**

Includes all loans that do not qualify to be classified as mortgage loans.

### **Cash and Investments:**

Includes cash, deposits, U.S. government and agency securities, equity securities, and certain other investments, except as noted below. Prior to 1972, balances exclude U.S. government obligations, time deposits, and miscellaneous investment securities. Beginning in 1973, balances exclude stock in the Federal Home Loan Banks, and GNMA-guaranteed mortgage-backed pass-through securities.

### **Total Deposits:**

Includes all deposits (e.g., passbook accounts, transaction accounts, and certificates of deposit). Balances exclude government investments that had been retired by 1951. In addition, effective June 1996, outstanding checks drawn against a Federal Home Loan Bank are no longer reported in deposits but reported as a memo item in Supplemental Information.

### **Federal Home Loan Bank (FHLBank) Advances:**

Includes all borrowings from Federal Home Loan Banks.

### **Other Borrowed Money:**

Includes all borrowings other than FHLBank advances, principally reverse repurchase agreements, mortgage-backed bonds issued, commercial bank loans, commercial paper issued, overdrafts in transaction accounts, and all other borrowings.

### **Regulatory Capital (see equity capital):**

From 1966 to 1977 balances exclude paid-in surplus of stock institutions and specific reserves of all institutions according to the 1989 FHLBB *Savings & Home Financing Source Book*.

**Insurance Coverage:**

Historical maximum insured deposits are as follows:

1934 - 49 .....	\$ 5,000
1950 - 65 .....	\$ 10,000
1966 - 68 .....	\$ 15,000
1969 - 73 .....	\$ 20,000
1974 - 79 .....	\$ 40,000 .....nongovernment accounts
	\$ 100,000 .....government accounts
1980 - 99 .....	\$ 100,000

**III. SELECTED ACTIVITY ITEMS****(1) Mortgage Loans Originated:**

Lending is reported on a gross basis (i.e., without deducting contra-assets), and includes refinancings. Data prior to 1984 are partially estimated to reflect the gross amount of refinancing loans closed. Amounts are reported by the type of loan and the type of property securing the loan.

**Construction Loans:**

Construction loans finance the erection of a structure and include combination land/construction loans, combination construction/permanent loans until construction has been completed, and bridge loans to developers.

**Permanent Loans:**

Permanent loans are loans or contracts to finance the acquisition of property where construction has been completed, farm land, developed building lots, and vacant land.

**Refinancing Loans:**

Refinancing loans are new loans made on real estate in which ownership of the property is not transferred, and the refinancing loan replaces the outstanding mortgage or mortgages on the same property.

**Residential: 1-4 Dwelling Units:**

Includes 1-4 family dwellings in detached or semidetached structures consisting of 2-4 dwelling units. Permanently financed units in a condominium, cooperative, or timesharing arrangement are also included if the owner of each unit has an undivided proportional interest in the underlying real estate and common elements of the structure.

**Multifamily Residential: 5 or More Dwelling Units:**

Includes construction financing of condominium or cooperative apartments until the construction phase is complete (see multifamily).

**Land Loans:**

Land Loans are loans secured by real estate upon which there is not a structure, including unimproved land, developed building lots, and loans to acquire and develop land.

**Nonresidential Property (Non-Res.):**

Includes all properties not covered in the definitions for Residential 1-4, Residential 5 or more, and Land Loans.

**Mortgage Loans Purchased/Sold:**

Data for 1963 - 1966 exclude purchases and sales of participations; thereafter includes activity for both whole loans and participations.

(2) **Noncurrent Loans:**

Includes loans that are past due 90 days or more and are still accruing interest and loans reported as nonaccrual.

(3) **Real Estate Owned (REO):**

The outstanding balance, net of loans in process, of mortgage loans foreclosed.

**IV. SELECTED OPERATING RATIOS**

Quarterly ratios (reported as an annualized percent) are calculated beginning in 1984.

**Return on Assets:**

Net income divided by average total assets. (See Specific Footnote 3.)

**Return on Equity:**

Net income divided by average total equity capital. (See Specific Footnote 4.)

**V. GENERAL DEFINITIONS**

Note: These definitions are intended to help readers understand the accompanying tables. For purposes of regulatory interpretations, readers should refer to the definitions found in OTS's regulations as published in the Code of Federal Regulations.

**Cash Dividend:**

Cash dividends paid on Preferred and Common Stock. (See Preferred and Common Stock.)

**Charge-off:**

The amount (value) deducted from the loan portfolio and reserve account if a loan or other asset is deemed uncollectible and/or worthless. (See specific footnote 9.)

**Commercial Loan:**

A loan to a company to meet business operating expenses or to finance the purchase of inventory.

**Consumer Loans:**

Any loan or extension of credit to an individual for personal, family, or household use.

**Construction and Land Loans:**

An interim loan for financing the cost of construction as well as to develop and/or purchase the property to which the construction is to take place.

**Deposit:**

(1) The placement of funds into an account at a institution in order to increase the credit balance of the account, or (2) that which is deposited.

**Earnings:**

(1) Net income, or (2) income minus expenses.

**Equity Capital (See Regulatory Capital):**

Investment in the ownership of a business where the investor's return depends on the profit of the underlying investment and/or the business and management's dividend policy. Among the items included in equity capital are perpetual preferred stock, common stock, and paid-in capital.

**Federal Deposit Insurance Corporation (FDIC):**

A government corporation that insures deposits in thrift institutions and commercial banks. FDIC administers the Savings Association Insurance Fund (SAIF) providing deposit insurance primarily to thrift institutions, and the Bank Insurance Fund (BIF) providing deposit insurance to commercial banks and thrift institutions.

**Federal Savings and Loan Insurance Corporation (FSLIC):**

A former government corporation under the direction of the former Federal Home Loan Bank Board that insured deposits at savings institutions. Congress authorized FSLIC in the National Housing Act of 1934. The Financial Institutions Reform, Recovery, and Enforcement Act of 1989 abolished FSLIC. Its deposit insurance function was assumed by a new insurance fund, the Savings Association Insurance Fund (SAIF), administered by the Federal Deposit Insurance Corporation (FDIC).

**Federally Chartered Savings Association:**

A savings association chartered by the Office of Thrift Supervision (OTS) (or its predecessor agency, the Federal Home Loan Bank Board) under the provisions of the Home Owners' Loan Act of 1933, and subject to the supervision of OTS. Federal savings associations are required by law to have their savings accounts insured by the Savings Association Insurance Fund (SAIF) or Bank Insurance Fund (BIF). The recently enacted Gramm-Leach-Bliley Act removed the requirement that federal savings associations belong to a Federal Home Loan Bank. Federal Home Loan Bank membership is now voluntary.

**Goodwill:**

The difference between the market value of the institution's assets and the higher amount paid at the time the institution is purchased or merged into another institution.

**Gross Profits:**

Profits of institutions whose net income is greater than zero.

**Gross Losses:**

Losses of institutions whose net income is less than or equal to zero.

**Holding Company:**

A holding company is any company that directly or indirectly controls a savings association.

**Interest Expense:**

Money paid as a finance charge to lenders and depositors. Interest expenses include, but are not limited to, interest paid for deposits, advances from Federal Home Loan Banks, and subordinated debentures.

**Interest Income:**

Money received as a finance charge from borrowers. Interest income includes, but is not limited to, interest or dividends earned on deposits at financial institutions and investment securities, interest earned on mortgage loans or mortgage-backed securities, and interest earned on consumer or commercial loans.

**Mortgage-Backed Bonds:**

Bonds that are secured by mortgages. Unlike mortgage-backed pass-through securities, mortgage-backed bonds do not convey ownership of any portion of the underlying pool of mortgages.

**Mortgage Loan:**

An advance of funds from a lender, called the mortgagee, to a borrower, called the mortgagor, secured by real property and evidenced by a document called a mortgage. The mortgage sets forth the conditions of the loan, the manner and duration of repayment, and reserves to the mortgagee the right to possess the pledged property if the mortgagor fails to repay any portion of principal and interest.

**Mortgage loans outstanding:**

The total amount of money that is owed by mortgagors.

**Multifamily Structure:**

A residential structure containing more than four dwelling units. An apartment building, a residence hall for students or employees, a retirement complex, etc.

**Mutual Holding Company:**

A corporate structure that combines elements of a mutual savings and loan, which is technically owned by its depositors and, in some cases, by its borrowers, with elements of a stock savings and loan, which is owned by its shareholders. In a mutual holding company, depositors own the mutual holding company, which in turn holds a majority of the voting stock of its subsidiary savings association. The balance of the thrift's stock can be sold to outside investors to raise capital. Mutual holding companies were first authorized by the Competitive Equality Banking Act of 1987 (CEBA). Those provisions were clarified by Congress in the Financial Institutions Reform, Recovery, and Enforcement Act of 1989 (FIRREA). Further information on this topic is available from the OTS Business Transactions Division.

**Mutual Savings Association or Savings Bank:**

A thrift that issues no capital stock, but is owned and controlled by its savings depositors, and in some cases, by its borrowers. These owners, who are called members, do not normally share in profits, but exercise other ownership rights such as electing the board of directors.

**Net Worth:**

The value in dollars of all assets less all liabilities. Net worth may be expressed as a dollar amount, or as a percentage of either assets or liabilities, calculated by subtracting liabilities from assets and dividing the remainder by assets or liabilities.

**Net Interest Income:**

Interest income minus interest expense.

**Noninterest Expense:**

The sum of personnel compensation, legal expense, office occupancy and equipment expense, other non-interest and loan loss provisions.

**Noninterest Income:**

The sum of mortgage loan servicing fees and other fees and charges, profit (loss) from asset sales, leasing income, and other noninterest income.

**Nonmortgage Loan:**

An advance of funds not secured by a real estate mortgage.

**Nonoperating Expenses:**

The outlays and losses of a savings association that are nonrecurring in nature and that do not result from the ordinary savings and lending operations of the institution. These include the expense of maintaining real estate owned or a loss taken on the sale of a nonmortgage investment; also called nonrecurring expense.

**1-4 Family Dwelling:**

A detached unit on a single lot providing primary shelter for one family, a townhouse (row house), an apartment condominium, or a residence that shares common walls with contiguous units.

**Preferred and Common Stock:**

*Preferred Stock* is defined as capital stock to which preferences or special rights are attached.

*Common Stock* is defined as securities that are evidence of proportionate equity or ownership of a corporation and that give the holder an unlimited proportionate interest in the corporation's earnings and assets after claims from creditors and the holders of preferred stock have been met.

**Provision for Losses:**

Provision for Losses is defined as a charge to expense for credit losses on loans.

**State-Chartered Savings Association:**

A savings institution that has received its operational charter as a savings association from a state regulatory authority. State savings associations have OTS as their primary federal regulator. In contrast, state savings banks, which are also chartered by state regulatory authority, have FDIC as their primary regulator.

**Stock:**

(1) shares of ownership in a corporation, (2) the capital raised by the sale of shares, or (3) a certificate that shows ownership of a stated number of shares.

**Stock Association:**

A savings and loan association that sells stock to raise capital. The institution is owned by those who buy its stock, called shareholders. The shareholders share in profits earned by the association through the payment of dividends. See mutual association.

**Taxes:**

A charge imposed by government upon persons, companies, or property for public purposes. The charge is usually imposed by federal, state, and/or local government.

**Thrift Industry:**

All of the operating financial institutions that primarily accept deposits from individual savers and loan funds primarily for home mortgages. These include savings and loan associations and savings banks.

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